

Disability insurance plan breakdown

Short-term disability – employer paid

Eligibility	All active full-time employees working 30 or more hours/week and active part-time employees working at least 20 hours/week but less than 30 hours/week		
Weekly benefit	Length of Service	100% of Your Predisability Earnings Weekly Benefit, subject to the INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT section	70% of Your Predisability Earnings Weekly Benefit, subject to the INCOME WHICH WILL REDUCE YOUR DISABILITY BENEFIT section
	Less than 1 year	2 weeks	24 weeks
	1 to 3 years	4 weeks	22 weeks
	3 to 5 years	10 weeks	16 weeks
	5 years or more	12 weeks	14 weeks
Elimination period	For Injury: 7 days For Sickness (includes pregnancy): 7 days		
Duration	Up to 26 weeks		

Long-term disability – employer paid

Eligibility	All active full-time employees working 30 or more hours/week and active part-time employees working at least 20 hours/week but less than 30 hours/week
Monthly benefit	60% of your predisability monthly earnings to a maximum of \$25,000
Elimination period	180 days
Duration	Please refer to the Certificate of Insurance provided by your Employer

