



## PUBLIC EDUCATION BENEFITS TRUST

### CORE LTD ENHANCEMENT EFFECTIVE JULY 1, 2021

The Board of Trustees of the Public Education Benefits Trust (PEBT) regularly reviews the Core LTD Program and assesses, with the plan actuary, whether changes should be made.

Based on Member feedback and other considerations, including financial position of the Program, the PEBT Board of Trustees are pleased to advise the Core LTD Program will be continuing extended health, including the Medical Referral Travel Benefit where applicable ("extended health"), and dental coverage for Members during the first 2 years of their LTD claim. Eligible Members will remain on their school district benefits plans and reimbursement of the cost of extended health and dental premium contributions will be provided to school districts, when applicable, on behalf of these Members. Please note this does not supersede any current requirements or obligations of school districts under the Collective Agreement. This enhancement aligns with the "own occupation" period of disability and provides immediate support to disabled Members at a time when the Member may be responsible for some or the full cost of these benefits.

To provide additional insight into how this enhancement will be implemented and administered, this bulletin provides information on the following:

- Members impacted by the Core LTD enhancement
- Responses to Frequently Asked Questions
- Additional Questions?

#### **Members Impacted by the Core LTD Enhancement**

Effective July 1, 2021, all active Core LTD claimants who have been receiving LTD benefits for less than two years will be eligible to have premium contributions for their existing extended health and dental coverage paid for by the Core LTD program. This coverage continues until the Member is no longer eligible for LTD benefits or until they have received LTD benefits for two years.

Please note this does not supersede any current requirements or obligations of school districts under the Collective Agreement.

To ensure all eligible Members benefit from this plan enhancement, a review will be completed prior to July 1, 2021 to identify and reinstate any Members that may have decided to terminate extended health or dental coverage within the first two years of their Core LTD claim. The Member must have had coverage immediately prior to becoming disabled to be eligible for this reinstatement.

#### **Responses to Frequently Asked Questions**

Please note that an FAQ section will also be added to the PEBT Benefits website ([www.pebt.ca](http://www.pebt.ca)) in line with the effective date of this plan enhancement.

**Q: Does the Core LTD enhancement apply to Members who are already receiving LTD benefits?**

**A:** If a Member is within the first two years of their Core LTD benefit claim, this plan enhancement will apply. Premium contribution reimbursement will continue until the conclusion of the Member's two year "own occupation" period of disability.

**Q: Will a Member be eligible for this Core LTD enhancement, if they have been receiving LTD benefits for over two years as of July 1, 2021?**

**A:** If a Member's Core LTD benefit claim duration exceeds two years as of July 1, 2021, (i.e. reached two-year own occupation milestone) they will not be eligible for premium contribution reimbursement from the Core LTD Program.

**Q: What if a Member is receiving LTD benefits and did not continue their extended health and dental benefits during their absence?**

**A:** A review will be performed to identify Members who did not continue their extended health and dental benefits during their absence. They will receive a targeted communication outlining their options for benefits reinstatement.

**Q: Will the extended health and dental care coverage/plan provisions change under the Core LTD enhancement?**

**A:** The Core LTD enhancement is intended to have Members remain on their school district benefits plan and continue to receive the benefit plan provisions bargained under their Collective Agreement.

**Q: What happens to extended health and dental coverage at the end of the two year "own occupation" period?**

**A:** To ensure continuity of benefits coverage for Members approaching the two-year LTD duration milestone, a template memo has been created which provides notice, along with the effective date that premium contributions paid on the Member's behalf will conclude. Included within the memo is guidance for the Member to contact the School District Benefits Administrator to discuss their options.

**Q: What happens when a Member is disabled, returns to active employment with the district and then is off work again due to the same disability (recurrent claim)?**

**A:** Premium contribution reimbursement for extended health and dental coverage will be provided up to a maximum of two years for Core LTD claimants, otherwise known as the "own occupation" period of disability. During the initial two-year duration of their Core LTD claim, if a Member returns to active employment, premium contribution reimbursement from the Core LTD Program for extended health and dental benefits will cease. In the event the same Member returns to a disabled status as a result of the same disability (recurrent claim), premium contributions for extended health and dental will be reinstated, however only up to the end of the "own occupation" period of disability.

#### **Additional Questions?**

If you have any questions, please contact your School District Benefits Administrator or your Local Union representative.