

# Short and Long-Term Disability

**Disability benefits** are intended to supplement a portion of your salary during the period when you are unable to work due to a personal illness, injury or degenerative condition. You must be unable to perform the essential duties of your own occupation and be under the regular care of a physician.

Midwife plan members are eligible for Short-Term Disability insurance at a rate of 66.67% of your pre-disability annual earnings, to a maximum of the lesser of \$1,385 per week, or 85% of your **net earnings**. Net earnings are defined as your gross income minus tax and deductions (Canada Pension Plan, QPIP, QPP, etc). Short-Term Disability payments commence 31 days after your injury or illness.

If you remain unable to work after 180 consecutive days, you are then eligible for Long-Term Disability, at a rate of 66.67% of the first \$2,500 of your pre-disability monthly salary, 57.5% of the next \$4,167 and 45% of the balance, to a maximum of the lesser of \$6,000 monthly or 85% of pre-disability net earnings. As a self-paid benefits plan, your disability payments are not taxed. Coverage terminates at age 65.

If you are receiving disability payments from any other sources, your disability payments from Equitable Life may be reduced as your total payment from all sources cannot exceed 85% of your pre-disability net earnings.

## Your group benefits while on disability

You must continue your group benefits (extended health & dental, life, critical illness and AD&D insurance) while you are on short-term disability leave, with the exception of the optional insurances. You will be responsible for paying your premiums during your leave. This can be done via direct debit withdrawal, personal cheque or, if available, Self-Funded Leave account withdrawal.

Optional insurances are those above the basic amounts provided by the group plan that plan members can purchase for themselves and in some cases for their spouse/partner and/or children, such as additional life insurance or spousal critical illness coverage. It is important to note that if you choose to discontinue your optional insurances while on short-term disability leave, you will need to reapply upon your return and may be required to provide evidence of insurability.

You have the option of continuing or discontinuing your health and dental benefits while on long-term disability leave. If you choose to continue your health and dental benefits, you will be responsible for paying your health and

Continued on page 2 >

## How to apply

The first step is to contact the AOMBT (416-425-9974 or 1-866-418-3773 - [info@midwivesbenefits.ca](mailto:info@midwivesbenefits.ca)). The following forms will be sent to you:

- **AOMBT Disability Leave Application Form:** Complete and return this form to us as soon as possible; we require this form in order to open a claim file with Equitable Life.
- **Equitable Life Disability Claim Form:** Complete the Employee Statement (section 1, page 1) and mail it directly to Equitable Life. Please provide the Physician Statement section (pages 2 and 3) to your attending physician for completion. To protect your privacy, your physician should mail the Physician Statement directly to Equitable Life.

The AOMBT will complete the Employer Statement section of the form under separate cover when we receive your completed AOMBT Disability Leave form.

You must also contact the AOM membership department to inform them of your leave. If you choose to continue benefits, you will need to retain your AOM membership for the duration of your leave.

dental premiums, which can be done via direct debit withdrawal, personal cheque or, if available, Self-Funded Leave account withdrawal. If approved for long-term disability leave, you can apply for Extended Life Insurance. If accepted, your Life, AD&D and Critical Illness insurance will remain in effect and your premiums do not have to be paid for those benefits.

If you choose to discontinue your health and dental benefits while on leave, you will be reinstated automatically upon your return to work as long as your leave has been less than 12 months. If your leave has been longer than 12 months, you will need to reapply for benefits. If you do not apply within 31 days of returning to work, you will be considered a late applicant, in which case you will need to provide medical evidence of insurability and could have your benefits declined or restricted.

All group health and dental benefits will terminate after 3 years on disability leave, at which point you have 60 days to apply for individual health and dental coverage through Equitable Life ([Coverage2go](#)) without needing to provide medical evidence of insurability.

## Moving from Short-Term to Long-Term Disability

Short-term disability is in effect for a maximum of 26 weeks. If you remain unable to work after 26 weeks, you will need to apply for Long-Term Disability coverage through Equitable Life. Long-term disability payments are made once a month.

During the first 24 months of long-term disability benefit payments, you must be unable to perform the essential duties of your own occupation and you must not be working at any job. To continue receiving payments after 24 months, you must be unable to perform the essential duties of any occupation for which you are qualified or for which you might reasonably become qualified with earnings equivalent to 66.67% of your pre-disability gross earnings.

**If a discrepancy is found between this Factsheet and the Benefits Booklet, provisions of the Booklet will govern.**

**Equitable Life must receive written notice of a claim within 30 days from the end of the elimination period. The elimination period refers to the 30 days following the last day worked due to injury or illness.**