

Corporate Policies and Procedures			
DEPARTMENT: Human Resources			POLICY #: D-02
POLICY: Long Term Disability Plan			
DATE: OCT30/91	REV. DATE: OCT 29/03	COVERAGE: All Non-Union Full-time Employees	PAGE #: 1 of 3

POLICY STATEMENT:

The County of Renfrew provides an insured Long Term Disability Plan for income protection against illness or disability that extends beyond seventeen (17) weeks.

NOTE:

The following represents a general description of the Long Term Disability Benefit Plan and is not intended to supersede or detail the insurance policy.

PROCEDURE:

1. The following apply to employee eligibility:
 - (a) an employee must be actively at work - an employee is considered to be actively at work if when the disability occurs he/she was carrying out his/her duties at the place of business or some other location required by the business; and,
 - (b) before coverage begins, an employee must satisfy the waiting period of 119 days.

2. The following is a definition of disabled and disability:
 - (a) during the first twenty-four (24) months of payments, an employee will be considered disabled if he/she is unable to perform the essential duties of his/her own occupation due to illness or injury. The availability of work is not considered when assessing disability; and,
 - (b) after twenty-four (24) months of payments, the employee will be considered disabled due to illness or injury if unable to perform the essential duties of any occupation for the employer or any other employer for which the employee is qualified or could reasonably become qualified based on education, training or

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experience. The availability of work is not considered when assessing disability.

3. The following apply to Disability Income Benefit:
 - (a) if an individual becomes disabled due to disability while insured under the policy, the employee may be eligible for Long Term Disability benefits subject to the terms of this coverage; and,
 - (b) Long Term Disability premiums will be waived while the employee is receiving Long Term Disability benefits.

4. The following apply to Rehabilitation:
 - (a) rehabilitation programs are designed to help the employee recover faster and return to work;
 - (b) these programs may include returning to work on a part-time basis or returning to modified duties. While participating in an approved rehabilitation program by the insurer, the employee will continue to receive adjusted disability payments; and,
 - (c) if the employee is found to be reasonably suited to participate in a rehabilitation program and refuses to do so, the insurance company will stop making Long Term Disability payments.

5. The following apply to integration:
 - (a) if an individual becomes disabled according to the terms of the policy and is receiving other periodic payments that he/she is entitled to, there will be an integration of benefits according to the details of the policy.

6. The following apply to exclusions:
 - (a) Long Term Disability payments will not be made if the disability is related to a pre-existing condition subject to the following definition:

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- (i) the start date of the disability occurs during the first twelve months of the employee's coverage; and,
 - (ii) the disability is directly or indirectly related to a condition for which, within ninety (90) days before coverage began, the employee visited or consulted with a physician or paramedical practitioner or had tests done or received treatment, regardless of whether a diagnosis was made.
- (b) Notwithstanding the pre-existing clause, there are other exclusions and limitations, please refer to the policy for further details.
7. The following apply to claims:
- (a) the Human Resources Department are advised at least six (6) weeks prior to the normal commencement of Long Term Disability if there is any probability that the illness will extend beyond seventeen (17) weeks. The appropriate documentation is provided to commence a claim procedure.