

Long Term Disability Plan

NSUPE and Desjardins Financial Security have renewed the contract that provides long term disability coverage to members of NSUPE Local 2 who work 20 hours a week or more.

The important factors which have contributed to the increase are:

1. An aging workforce;
2. Increased claims;
3. Increased claims that will never return to work.

NSUPE Local 2 members work at physical jobs. These are jobs that require the use of all of members' muscles, ligaments and tendons. Worse, much of the work requires repetitive movements. With over use and repeated use those body parts get hurt and, as we age, they recover more slowly or they begin to wear out.

The following chart shows the bi-weekly cost of the LTD and Life premiums for 2018. These amounts may not be exact but should be very close to actual cost. The costs set out are subject to correction in accordance with the terms of the NSUPE LTD Plan. The premium is based on income so the premium will go up every time you get a pay increase.

CLASSIFICATION	LTD & LIFE PREMIUM 2018
CUSTODIAN – 20 HOURS/WEEK	\$51.93
CUSTODIAN – 40 HOURS/WEEK	\$103.56
CARETAKER	\$105.15
TRADES 1 (GENERAL MAINTAINERS)	\$112.99
TRADES 2 (CERTIFIED TRADES)	\$125.69