

CUPE 391 LTD Committee

Annual Report

May 6th, 2018

Long Term Disability (LTD) continues to be an important benefit for our members. Hopefully, most of us can take our health for granted, and never turn our minds to what could happen if we get too sick to work. For those of us who do, LTD can be the difference between having a place to live, or not. This is not an exaggeration. As it is also a member funded plan, it is not taxed, which means our members on LTD have income that isn't treacherously lower than what they would be earning if they were working. Many of our members are also able to return to work after being able to take the time they need to heal.

It is interesting to note that non-physical disabilities are on the rise, and this is no exception for our Local. This is partly because of a greater understanding of the causes and effects, and impacts of mental illness.

In order for the cost of our plan to remain within reasonable limits, W.E. Insurance, found us a new provider who would help us check the costs in check. Along with changes recommended by the Committee after a thorough review, the website will be updated soon.

Committee members continue to help people with their questions and the process. Thanks to Sheila Meier, Inder Pannu, and Alex Youngberg, for all the practical and empathetic support they give to our members who are facing the possibility of a long term illness.

Respectfully submitted by Aliza Nevarie

On behalf of the CUPE 391 LTD Committee