
During your career, you may become sick or injured and you will need to be away from work while you take time to recover. During this time, depending on your employment contract, you may be eligible for short-term and long-term (extended) disability benefits through your employer's benefit plan.

You will be eligible to accrue pensionable service with the Teachers' Pension Plans (the plans) if you were eligible to receive long-term disability benefits from your employer's provider on or after September 1, 1992, and if before the period of disability:

- you were a contributing active member, on a leave of absence, or on strike;
and
- you were eligible to receive or are receiving a long-term (extended) disability benefits through your employer during the period of disability;
OR
- you withdrew from service because of a mental or physical disability that prevented you from teaching.

Note: Periods of disability that occurred before September 1, 1992 may be purchased as pensionable service.

SHORT-TERM DISABILITY

During the period when you are eligible for short-term disability from your employer or an insurance carrier, you will remain an active member of the plan.

Service and Salary: You will continue to accrue pensionable service and your salary will remain the same as though you continued to be at work.

Contributions: You and your employer will continue to pay contributions based on your salary and full-time equivalent for the duration of the period of short-term disability.

LONG-TERM (EXTENDED) DISABILITY

When you are approved by your insurance provider for long-term (extended) disability benefits, you will remain a participant of the plans as a disabled member until you no longer qualify for long-term (extended) disability benefits with your insurance provider.

Service and Salary: You will continue to accrue pensionable service and your salary will be credited at the same rate you were earning at the onset of disability with an adjustment to that salary every September 1. The adjustment is equivalent to the average increase/decrease paid by the collective agreements of the Edmonton Public School District, Edmonton Catholic Separate School District, Calgary Public School District, and Calgary Roman Catholic Separate School District at the four-year education maximum grid level.

Contributions: You and your employer will not be required to pay contributions. Contributions will appear as \$0.00 on your plan member statement.

When you want to apply for a pension or a termination benefit, you will need to resign from your teaching position and end your long-term (extended) disability benefits. If you remove your funds from the plans prior to your long-term (extended) disability benefits being approved, you will not be eligible to accrue any additional service in the plans.

If you pass away while accruing pensionable service during a period of disability, we will credit your pensionable service to the date of your death. A death benefit will be calculated and payable to your pension partner, beneficiary, or estate.

INCOME TAX

As a registered pension plan, ATRF must issue a pension adjustment (PA) for any pensionable service that you accrue during a period of disability. This PA represents the value for tax purposes of the additional pension benefit you will receive as a result of accruing pensionable service. It will reduce your RRSP deduction room for the following calendar year and must be issued for any taxation year that pensionable service has accrued. A PA can only reduce your RRSP deduction room to \$600.

GRADUAL RETURN TO WORK

When your insurance provider approves you for a gradual return to work, your pensionable service and salary will be adjusted to reflect your gradual return to work plan.

For example: You worked full time (1.0 FTE) prior to your long-term (extended) disability

- You returned to work part-time (0.50 FTE) therefore salary, service and contributions to the plan will reflect 0.50 FTE.
- ATRF will top up your remaining pensionable service at 0.50 FTE and no further contributions will be required.
- In total, you will receive your full-time (1.0 FTE) pensionable service and your pensionable salary will reflect the full-time salary of your gradual return to work plan.

SPECIAL CIRCUMSTANCE

If your employer's long-term disability benefits provider does not approve you for long-term (extended) disability benefits, then you are not eligible to accrue pensionable service. If you feel your situation qualifies you to accrue pensionable service even though you are not eligible to receive long-term disability benefits from your employer's benefits provider, please contact our office as soon as possible. You will need to provide supporting documents for your situation.

IMPORTANT REMINDER

When you receive your insurance letter, email or mail a copy to us **as soon as possible**:

- Start Date
- Gradual Return to Work Date
- Change of Employment Status Date
- End Date

STAY CONNECTED – KEEP IN TOUCH WHILE YOU ARE ON DISABILITY

Website www.atrf.com
Email member@atrf.com
Phone 800-661-9582 (Toll Free) or 780-451-4166 (Edmonton)

This publication is provided to assist members and their representatives with information about accruing pensionable service while disabled. If there is any discrepancy between this information and the Teachers' and Private School Teachers' Pension Plans ("the plans"), the provisions of the *Teachers' Pension Plans Act* and applicable legislation will determine entitlements and options available.