



Long Term Disability

- 60% of salary to a maximum benefit of \$5,000 per month- based on Pension Contribution
- Own occupation definition
- Benefit to age 65
- There are no limits on trial work days. Claimants can attempt a return to work as many days as necessary without penalty.
- Rehabilitation benefit allows claimants to earn part-time earnings in addition to their benefit to a maximum of 100% of pre-disability earnings for 24 months.

THERE IS NO BENEFIT IF NOT CONTRIBUTING TO PENSION PLAN



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