

# Disability Insurance (DI)

Disability Insurance – SunLife Plan #50800

The 2018 Pay Equity resolution for Rural and Suburban Mail Carriers (RSMC) resulted in positive pay adjustments and improvements to your benefits, including access to the company Disability Insurance (DI) Plan.

## Effective date

Beginning January 1, 2016, eligible RSMCs and PEs will receive DI coverage. Participation in the DI plan is mandatory, and all eligible employees have been enrolled.

## Eligibility criteria

To be eligible you must:

- be a regular employee;
- have greater than 13.3 scheduled hours per week;
- Be under the age of 65.

DI coverage continues until either: the employee is no longer in an eligible position; or upon the date an employee who is not totally disabled reaches age 64 years and five months.

## Description

DI is designed to provide additional income protection for extended absences due to illness or injury beyond short-term disability.

## Cost

We are in the process of calculating what your DI premium will be over the long-term but will begin applying deductions immediately based on a temporary rate. This will reduce the future need to recover a large amount in a single lump sum.

Effective immediately, your DI premium will be \$1.62 per \$1,000 of insured salary. The Corporation matches that amount. For an employee who earns \$55,000 per year, the monthly premiums will be \$88.94 or \$41.05 per pay.

Once a final premium is calculated, we will inform you of any balance owed and how and when that will be recovered.

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## **Premiums**

Premium deductions will commence starting **March 7, 2019**. Premiums owed for the period between January 1, 2016 and March 6, 2019 will be deducted at a later date.

Employees supported by the Extended Disability Program or Disability Insurance are not required to pay the premium during their supported absence.

Employees on a non-legislated leave (Care and Nurturing, Education, Long Term Elder Care, Relocation of Spouse, Personal, Other, etc.) are responsible for both the employee and employer portion of the premium contributions for the period of their leave. Employees on a legislated leave (Maternity, Parental, Adoption and Compassionate Care) are responsible for the employee portion of the premium contribution only.

For more information, contact AccessHR at [accesshr@canadapost.ca](mailto:accesshr@canadapost.ca) or 1-877-807-9090.