

Disability Benefits Plan
(Formerly Long-Term Disability)

Enrolment

∅ Automatic upon membership in MTS

Premium

∅ 100% employee paid

∅ Current rate as of September 2008: 1.88% of gross salary

Benefit

∅ 80% of pre-disability take home pay

∅ Benefits are non-taxable

∅ TRAF contributions are paid by TRAF

Duration of Benefit

∅ Waiting period is the greater of 80 regular working days or the expiration of employer paid sick leave

∅ Contact the SOTA office for more information