

**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