

## LTD PLANS FOR UNION MEMBERS TO THE EMPLOYER:

### ADDITIONAL INFORMATION ON COMPLETING THE “CALCULATION OF PART-TIME EARNINGS” FORM

For New Claimants disabled under the:

- Community Living Services Collective Agreement
- General Services Collective Agreement
- Indigenous Services Collective Agreement

Under the collective agreements, full-time employees may work “additional hours”.

If you are submitting an LTD claim for a full-time employee who has worked additional hours in the 12 months prior to the date of disability:

1. Complete a “Calculation of Part-Time Earnings” form (contained in this claim package) in order to determine the earnings on which the employee’s LTD benefit is to be calculated.

Follow the directions on the form as if the employee was part-time. On line (B), report all regular hours worked plus all additional hours worked in the prior 12 month period.

Complete all other applicable sections of the form.

Note: The amount in (G) should be equal to or greater than the employee’s regular full-time rate of pay.

2. Add an explanatory note to Canada Life, in your claim submission, to say that you have completed a “Calculation of Part-Time Earnings” form on the claim because the full-time employee worked additional hours in the prior 12 months.