

## LONG-TERM DISABILITY INSURANCE

Last June, we informed you that as of the 2016-2017 academic year, enrolment in long-term disability insurance would become mandatory for non-permanent teachers once they begin a fourth full-time yearly contract—consecutive or not—with a same employer. This measure came into effect at the start of the 2016 fall semester. Following the meeting of unions enrolled in group insurance policy 1008-1010 (RSA) held August 25-26, 2016, we would like to provide you with the following additional details.

In the case of a fourth full-time yearly contract given during the course of the academic year, the coverage applies from the date the contract is signed, not retroactively. For non-permanent teachers who obtained their fourth **full-time annual contract with the same employer** before July 1, 2016, enrolment has also become mandatory and their coverage would have begun with the start of the 2016-2017 academic year.

In the event where the semester workload of a teacher required to register for this insurance drops to below 33%, the coverage will no longer be in effect but will become mandatory once again with a new semester workload of at least 33%.

It is important to note that this measure does not apply in universities.

In closing, it should be recalled that the existing clause allowing non-permanent teachers to register without evidence of insurability for long-term disability insurance within the first 30 days of their first three contracts remains unchanged.