



A Union of Teaching & Learning

Short-Term Disability Benefits Plan

The MTS Short Term Disability Benefits Plan, is an insurance plan owned and operated by the Manitoba Teachers' Society. The Plan has been in existence since the mid-1980s under arrangements with an insurance company.

In September of 2014, MTS took over management and operation of the Plan. The Short Term Disability Plan has become a self-insured Plan under the Manitoba Teachers' Society. As such, the benefits are not underwritten by an insurer regulated under the Manitoba Insurance Act but are an unsecured financial obligation of the Manitoba Teachers' Society. The financial viability of the Plan is independently assessed on an annual basis with a report on its financial health at the Annual General Meeting of the Manitoba Teachers Society.

When covered members experience illness or injury on or off the job the Short Term Disability Plan is designed to provide an income replacement after the member's sick time ceases, up to the end of the 80 day waiting period for the Long Term Disability Plan, and where warranted provide services to the claimants to assist with the earliest possible return to maximum functionality. The Plan provides a reasonable level of income replacement during the period of disability.

Plan participation is mandatory for all eligible Teacher Associations. (Note, not all Associations have chosen to participate. A list of participating Associations is below) The premiums paid by covered members provide for the cost of any provided services, income replacement, programs, other benefit payments and administration.