

Important Update to LTD Benefit Premiums

September 2025

The Public Sector Group Insurance Plan (PSGIP) Trustees regularly review our benefit offerings to ensure our plans provide valuable coverage, remain financially healthy, and are sustainable for the future.

Because of positive results in our Long-Term Disability (LTD) benefit plan in 2024, the PSGIP Trustees have approved a four-month LTD premium deduction holiday beginning October 1, 2025.

What is a LTD Premium Deduction Holiday?

A LTD premium deduction holiday is a temporary suspension of the member and employer paid LTD premiums for a specified period. During the premium deduction holiday, members will maintain LTD coverage but will not pay LTD premiums via payroll deduction. This means you can enjoy the peace of mind that comes with knowing you retain LTD coverage and are protected, without the financial obligation of premium payments for the duration of the premium deduction holiday.

Premium Holiday Details

The four-month LTD premium deduction holiday will run from **October 1, 2025, to January 31, 2026**. During this period, payroll deductions for 'Long-Term Disability' will show \$0.00, but coverage continues uninterrupted.

The pay dates for which members will not pay LTD premiums are as follows:

- October 9 & 23, 2025
- November 6 & 20, 2025
- December 4 & 18, 2025
- January 1 & 15, 2026

Please Note – Pay date January 29, 2026, is the 3rd pay date in a month, so no premium deductions will be taken, as is normal.

LTD premium deductions will automatically resume starting February 1, 2026, and so you will begin to make 'Long-Term Disability' premiums on pay date **February 12, 2026**.

Remember, the LTD premium deduction holiday will mean you pay \$0.00 premiums for LTD coverage during the above-noted pay dates, but all other deductions will continue as normal.

The PSGIP Trustees are pleased to share this LTD premium deduction holiday with plan members as a result of the positive experience in 2024.

If you have any questions about your LTD coverage, please contact the plan administrator, **belairdirect** (formerly known as Johnson Insurance) at **1 833 749 1324**.