



Civic Service Union (CSU 52) Long Term Disability Plan 2026 Premium Rate and Cost of Living Adjustment

The City of Edmonton and the Civic Service Union (CSU 52) LTD Advisory Committee met to review the 2026 LTD actuarial report prepared by Eckler for the year as at December 31, 2026 to determine the financial position of the Plan. The Committee's role is to review the actuarial valuation report and make recommendations, on an annual basis, to the Plan Administrator on adjustments to the existing premium rate, possible contribution refunds and possible Cost of Living Adjustments (COLA) for employees on LTD. The Plan is in a surplus position after funding the Rate Stabilization Fund (RSF) and given the requirements of the Funding Policy, the City of Edmonton and CSU 52 announce the following changes:

1. Premium Rate

The amount of the bi-weekly premium rate paid by CSU employees to fund the LTD Plan will **decrease to 3.21%** from 3.34% effective June 14, 2026. This decrease will be reflected on members' July 7, 2026 pay.

2. Cost of Living Adjustment for Current LTD Recipients

As the plan is in a slight excess surplus position, a 2% Cost of Living Adjustment (COLA) will be awarded to members with disabilities commencing prior to 2025, effective January 1, 2026.

3. Refund for Premiums Paid in 2025

As the plan is only in a slight excess surplus position, no refund is allowable by the plan's funding policy at this time.

If you have any questions about these recommendations, please contact Stacie Klimosko at 780-496-1956 and/or CSU52 at 780-448-8900.

Stacie Klimosko
LTD Advisory Committee
Representing the City

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LTD Advisory Committee
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