



May 16, 2025

LTD Eligibility – Turning 65, or 35 Years of Service

Members are eligible for long-term disability (LTD) up to their 65th birthday or the date of their 35 years of pensionable service, whichever comes first. Did you know that you can stop paying your LTD premiums 117 calendar day before your 65th birthday or 35 years of service date? Mark this day on your calendar and when that day approaches, notify Human Resources that you would like to stop paying your LTD premiums. If you have enough sick days to carry you 117 days and you also have a short-term disability (STD) plan, you can stop those premiums as well!

If you have a set retirement date, that is before your 65th birthday or 35 years of service, you can complete the attached form 90 calendar days before your retirement date to stop paying LTD (and possibly STD) premiums. Submit this form to Human Resources.

If you have already reached age 65 or 35 years of service, you will want to ensure that you are no longer being deducted for LTD premiums on your paycheck. We recommend that you contact your HR department if you are in this situation. You may be entitled to a reimbursement on some of your premium!

Any questions can be directed to the [Member Support Services team](#) at BCPVPA.