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DISTRICT COUNCIL #38



Health & Welfare

DC38

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Information and Benefits Schedule

NON-OCCUPATIONAL SHORT TERM DISABILITY BENEFIT (WEEKLY WAGE INDEMNITY)

Revised: February 1, 2012

PLEASE READ THIS BROCHURE

You must be covered on the FULL plan at the time of your illness or injury in order to claim STD benefits.

PLEASE NOTE:

Short Term Disability payments to you are taxable income and must be reported for income tax purposes. B.C. Life will provide you with a T4A for the total amount of benefits paid to you.

a) Benefits

- Paid by B.C. Life & Casualty Company under **Group: 903638.**
- The benefit is **\$400.00** per week.

This is a sickness and *non-occupational* injury benefit and provides for the payment of \$400.00 per week for a maximum of 40 weeks (Combined with EI) for any one period during which you are totally disabled and prevented from performing work of any kind solely as a result of a non-occupational accident or illness.

Benefits will commence on the first day of disability resulting from an accident; on the first day of hospitalization, or on the eighth day of disability resulting from illness not requiring hospitalization. You must be covered on the first day of disability in order to receive benefits. Benefits are paid pro-rata on the basis of a five day week.

The STD benefit is integrated with **Employment Insurance (EI) SICK BENEFITS**, (Four week carve out) and benefits will be paid as follows:

- 1st day to the 28th day (28 days) coverage for non-occupational accident at \$400.00 per week or;
- 1st day to the 28th day (28 days) coverage for hospitalization at \$400.00 per week or;
- 8th day up to and including the 28th day (21 days) coverage for non-occupational sickness at \$400.00 per week.

EI would then cover the next 15 weeks (if necessary).

- B.C. Life & Casualty would then cover the remaining 21 weeks (if you are still disabled), at \$400.00 per week.

The maximum period payable from both B.C. Life & Casualty and E.I. is 40 weeks.

NOTE: In order to qualify for EI sick benefits you must meet EI eligibility requirements. Claims must be filed for EI sick benefits **once your 4 weeks of STD has been paid and if you are still unable to return to work.** If you are rejected by EI, B.C. Life & Casualty will cover you for the period not covered by EI provided you are still disabled under the terms of the Short Term Disability Plan. BC Life must be provided with a letter of rejection from EI.

Maximum Benefit Timeline:



b) Claiming For Benefits

1. Contact your medical doctor immediately upon becoming disabled; the date of your visit to your Doctor determines the starting date of your claim.
2. You must complete the front of the attached claim form.
3. Ask your medical doctor to complete the Physician's Statement on the back of the STD form. Your Physician may charge a fee for this service which you must pay. BC Life does not reimburse this fee.
4. Sign both sides of the form - incomplete forms may delay payment.
5. **IMPORTANT:** it is your responsibility to deliver or have the claim form sent to the Administrator at the **Union HEALTH & WELFARE Office** for authorization. If you send or fax it directly to BC Life, YOUR CLAIM WILL NOT BE PAID.
 - Claims will be assessed by B.C. Life & Casualty and when approved, you will receive your benefit cheques by mail at your home address, or if you have registered for direct deposit with Pacific Blue Cross CARESnet, it will be deposited directly to your bank account.
 - Claims should always be sent in within 30 days of commencement of disability unless special circumstances prevent you from doing so.
 - Benefits will be paid when a member is under the full time care of a physician and/or surgeon. Where there is any doubt as to the validity of a claim, B.C. Life & Casualty reserves the right to obtain a second medical opinion from a physician and/or surgeon of their choice.
 - Benefits can also be paid for a period of up to six weeks for any one disability on the signature of a chiropractor. For benefits beyond six weeks the signature of a medical doctor will be required.

NO FAULT, UNINSURED OR HIT AND RUN ACCIDENTS:

No benefits will be paid to members who have a right or claim to indemnity under Section 20 or 24 of the Insurance (Motor Vehicle Act) or a right or claim to receive accident benefits under Part 7 of the Insurance (Motor Vehicle Act) Revised Regulation (1984).

c) Third Party Liability

With the exception of accidents described in the previous paragraph, benefits will be paid for disabilities for which a third party is or may be in whole or in part legally liable only where the member agrees in writing, to do the following:

- ❖ Take all steps to recover from the Third Party, the total of the benefits advanced, including without limitation, directing the member's lawyer to repay to B.C. Life and Casualty the full amount of the benefits directly from any monies received pursuant to any judgement or settlement
- ❖ Pay all legal fees and disbursements incurred in pursuing the action against the Third Party;
- ❖ Repay to B.C. Life & Casualty the full amount of the benefits advanced in the event the claim against the Third Party is abandoned or settled without the written consent of B.C. Life and Casualty;
- ❖ Enter into a Reimbursement Agreement with B.C. Life & Casualty setting out the terms and conditions for repayment of the Benefits;

- ❖ Consent to the release by the Third Party or Insurance Corporation of BC of all information in their possession relating to the member's claim.

d) **Recurrence of Former Ailments**

The maximum payable for one disability period is 40 weeks. If you return to work (with the consent of your medical doctor) and are at work for two consecutive weeks and again become disabled, it will be considered a new disability period.

e) **Limitations and Exclusions**

No benefits will be paid for periods of disability resulting from:

- Occupational accidents or illnesses; or
- Self-inflicted injuries and diseases (with the exception of alcoholism or drug addiction); or
- Injuries or diseases resulting from war, or participation in a riot, or arising while serving as a member of any armed force; or
- The commission by the member of any unlawful act including an offence under the Criminal Code of Canada.
- A pregnancy related illness:
 - during any period of formal Maternity Leave taken by the member pursuant to Provincial or Federal Law or pursuant to mutual agreement between the member and her employer; and
 - During the period commencing with the tenth week prior to the expected week of maternity confinement and ending with the sixth week after such confinement; and
 - During any period in which the member is paid Employment Insurance Maternity Benefits.

No benefits will be paid for any period for which the person has, or will receive Vacation Pay or an annual vacation or for any period of disability that commenced prior to the effective date of coverage.

f) **Other Insurance Coverage**

If you have other insurance coverage, you may not draw more, in all benefits, than you would normally earn. In such an event, your benefits from this Plan would be reduced proportionately.

g) **Overpayment of Benefits**

In the event of an overpayment of benefits by B.C. Life & Casualty, the member will be required to reimburse B.C. Life & Casualty the full amount of the overpayment.

Please contact the Union Health & Welfare department with any questions or concerns at
604-524-8334 or 1-800-266-1527