

Short-Term Disability Benefits Process – Unionized Employees

When employees are sick, hospitalized or injured while off duty, the following procedure applies to claim Short-Term Disability (STD) benefits:

A. First 15 Weeks of Disability Paid by Great-West Life

Employees:

1. Must call their supervisor immediately on the first day of their disability.
2. Inform their supervisor if the disability is caused by an accidental injury, required hospitalization or is expected to last more than three days.
3. Get the STD forms from their local supervisor or from the intranet:

Employee Services>People>Employee Benefits and Programs>Short-Term Disability Policy>Unionized Employees

4. Complete the Employee's Statement and the Employee's Identification section of the Attending Physician's Statement (APS).
5. Attach a voided cheque to their claim if they wish to have their STD payments automatically deposited into their bank account.
6. Ask their doctor to complete the APS form. Please send in only **one** APS.

Note: There are three Attending Physician's Statements available: the APS-Standard, APS-Musculo-Skeletal Condition and APS-Psychological Condition. The doctor will choose the one that best reflects the employee's condition.

7. Forward both the Employee's Statement and the completed APS form to Great-West Life at the following address:

Great-West Life P.O. Box 1055 Winnipeg, Manitoba R3C 2X4

IMPORTANT:

Employees' claims **MUST** reach Great-West Life within 30 days of the beginning of the disability, unless it can be shown that it was not reasonably possible to do so.

Supervisors:

1. Are notified by the employees on the first day of their disability.
2. Call the following functional administrators as soon as possible:

Betty Hyland	Mechanical Car	250 561-4000 x7266
Darleen Hohnisch	Mechanical Loco	250 561-4162
Charlene Thorp	Engineering	250 561-4079
Ed Denicola	Transportation	250 565-8248
Crew Mgmt Centre	Running Trades	1-866-472-3072

in order to get an Employer's Statement completed when employee's disability is caused by an accidental injury, required hospitalization or lasts more than three days.

NOTE:

If an Employer's Statement is not submitted to Great-West Life within 30 days, it could jeopardize the employee's claim and delay any payment to the employee. Late staff action to report the absence of an employee may also create an overpayment that the employee would have to reimburse.

The functional administrators or Crew Management Center:

1. Is advised by the employee or the supervisor when the employee's disability is caused by an accidental injury, required hospitalization or lasts more than three days.
2. Complete the Employer's Statement and advises the employees of the maintenance of benefits coverage and distributes the Premium Repayment Agreement form.
3. Completes the Employer's Statement and forwards it to Great-West Life.

Great-West Life
Winnipeg - Disability
Management Services Office
Fax: (204) 946-4138

Great-West Life:

1. Reviews the STD claim once all the required documentation is received, i.e., the Employee's Statement, the Attending Physician's Statement and the Employer's Statement.
2. Informs the employees in writing whether their claim is approved.
3. If the claim is accepted, sends the employees a cheque or deposits the STD payment directly into their bank account.
4. Notifies the employees one month before the end of the first 15 weeks of disability and confirms the end date of the initial benefit period. If the disability is expected to continue beyond this date, the employees should apply for Employment Insurance (EI) sickness benefits.

B. Second 15 Weeks of Disability Paid by Employment Insurance (EI) – if eligible

Employees:

1. Ensure that they have received their Record of Employment (ROE) in order to file their Employment Insurance (EI) sickness benefit claim. If they have not received it, they should contact:

All other unions - DMC – 1-800-220-2745 choose language and then press for Pacific Region, select group you belong to, in order speak to a representative

Running Trades - Crew Mgmt Centre –1-866-472-3072

2. Apply for sickness benefits with the Employment Insurance office as soon as they get the Great-West Life notice that their STD benefits will terminate and provided their disability is expected to continue.

Note: Claim must be filed no later than the 14th week of the disability to ensure the timely payment of Employment Insurance (EI) sickness benefits.

3. Send their EI cheque stubs to Great-West Life on a regular basis in order to get the top-up payments, if any, i.e., the difference between the STD benefits and the EI sickness benefits.

B.C. Employees
Great-West Life P.O. Box 1055 Winnipeg, Manitoba R3C 2X4

Great-West Life:

1. Sends the employees a cheque or deposits the top-up payment directly into their bank account if the employees are eligible to have their Employment Insurance sickness benefits supplemented.
2. Calls the employees around the 10th week of disability to get an update on their condition and, forwards to the employees a medical questionnaire to be completed.

C. Last 11 Weeks of Disability Paid by Great-West Life

Great-West Life:

1. Informs the employees if any additional information is required to process the last 11 weeks of the STD claim. The employees might have to provide a new Attending Physician's Statement.