



International
**LONGSHORE & WAREHOUSE
UNION**

August 29, 2012

LOCAL 500 BULLETIN

WEEKLY INDEMNITY INFORMATION

SICK BENEFITS

In the ILWU/BCMEA Health and Benefit Plan Text a weekly indemnity is provided for Union Members or Welfare Casuals under the age of 65 that meet the eligibility requirements.

- In order to retain eligibility, a Plan Member must have contributed a minimum of 300 hours in the preceding 3-month period or a minimum of 1,200 hours in the preceding 12-month period.

A 3-day waiting period applies for ALL claims, commencing the day of your initial visit to your doctor and you must submit the green form to Employee Services at 349 Railway Street, Fourth floor, within 14 days of that initial visit to your doctor.

- If the claim is not filed within 14 days, the benefit period will commence no earlier than the date the claim is filed.
- Payment for weekly indemnity claims will not be made until the Physician's Statement (blue form) is submitted for review by Employee Services, and you must submit the original claim forms.
- Claims received after 12 noon on Wednesday will be processed the following week.
- In the case of a sickness attributable to a psychiatric disorder, the waiting period will not commence until the Plan Member's diagnosis and treatment is confirmed by a psychiatrist or a registered psychologist.
- In the case of a disability attributable to current substance abuse, the waiting period will not commence until the Plan Member abides by the course of treatment as determined by the EAP Coordinator, John Felicella at 604-254-7911.

Weekly indemnity pays a non-taxable benefit of \$700/week.

BENEFIT PERIOD

The maximum weekly indemnity benefit period for all disabilities is 52 weeks.

Over

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After 52 weeks if the Plan Member remains disabled and **is receiving** a CPP disability benefit, he/she should apply immediately for the \$2,210 Long Term Disability (LTD) monthly taxable benefit.

After 52 weeks if the Plan Member remains disabled but is **not receiving** a CPP disability benefit a claim must be filed with EI Medical.

- EI Medical benefits have a 2-week waiting period and pay benefits for 15 weeks. EI Medical benefits pay \$485 per week and are a taxable benefit.

After 17-weeks the EI Medical benefit period expires, and if the Plan Member is still disabled, he/she can apply for the Industry Partial Long Term Disability coverage.

- To claim Partial LTD benefits the Plan Member must apply within 6 months after the end of the Weekly Indemnity benefit period and must provide a copy of the CPP disability benefit application and proof of receipt of EI Medical benefits for the 15 week period.
- Partial LTD benefits start the 70th week of a disability and conclude on the 104th week of disability.
- The benefit payable is \$2,210 per month and is a taxable benefit.

If the member is in receipt of a CPP pension (not a disability benefit) no partial or LTD benefit is available.

For further information on The Plan please contact:
Trustee Jyalmen Sidhho in the ILWU Canada office, 604-254-8141.