



SHORT TERM DISABILITY GUIDELINES – BC LIFE AND MANION WILKINS

GENERAL INFORMATION:

BC LIFE (PACIFIC BLUE CROSS) MAXIMUM BENEFIT PERIOD – 48 WEEKS

WAITING PERIOD, NO BENEFITS – 14 DAYS 15 WEEKS AT \$700.00/WK 33 WKS AT \$300/WK

Please obtain an application form as soon as you think you will be off work for longer than two weeks. Pacifica Blue Cross will not honour claims received more than 30 days past the 'Elimination Period'; the two weeks past the date of injury or illness. You need to fill out the top portion of the first page, and your doctor completes the 2nd page. As this plan is self-paid by you, the money that you receive while off work is non-taxable. The Union is your 'employer' as we administer the plan on your behalf, so your hire date is the date you were initiated into the IUEC. The office can help you fill in this information. Please remember to include your last day worked and sign both the 1st and 2nd page of the form.

You should allow for at least three weeks' processing time from when your application is sent in to BC Life before you receive any payments. If you are able to include a void cheque, or a direct deposit form from your bank, this will help speed up the process somewhat. Be aware that you may have to provide BC Life with updates on your condition throughout your claim in order to keep receiving benefits. This may involve forms from your doctor, and form fees for which you will be responsible.

MANION WILKINS MAXIMUM BENEFIT PERIOD – 36 WEEKS

WAITING PERIOD, NO BENEFITS FROM MANION WILKINS – 17 WEEKS 36 WEEKS AT \$600.00/ WEEK

Should your illness or injury keep you disabled longer than 17 weeks, you will need to apply for Weekly Disability Income benefits with Manion Wilkins. You should receive a letter from BC Life noting that your benefits are about to be reduced to \$300.00 per week. Once the benefits from Manion Wilkins start, you will be receiving a total of \$900.00 per week; \$600.00 from Manion Wilkins, and \$300.00 from BC Life. In order to make a seamless transition from one plan to the next before the BC Life benefits are reduced, you should make note of when your claim is nearing the 17-week mark. You will need a new set of claim forms that will need to be filled out by your doctor and submitted to the Union office to be administered.

WHILE OFF WORK:

You will be responsible for paying the current Per Capita rate of dues for every *full* month off work, as well as for your BC Life premiums while still in receipt of those benefits. For 2021, the Per Capita rate is **\$68.00/** month and the current BC Life premium rate is **\$95.50/** month for a total of **\$163.50**. The premiums are payable as long as you are receiving BC Life short term disability benefits. You are responsible for keeping your dues up to date while off work in order to remain a member in good standing. *If you are off work for over 60 days, you may be eligible for a reduced Per Capita Rate of dues. **Contact the hall to apply for the reduced rate after you have been off work for two full calendar months.***

You MUST notify the office of your return to work with a doctor's note stating that you are 100% cleared to return to full duties as an elevator mechanic with no limits and no restrictions. Notifying your employer only is not sufficient.