

HOW TO FILE A WAGE INDEMNITY CLAIM

The Application for Wage Indemnity Plan Benefits, including the Claimant's Statement, Employer's Statement and Physician's Statement, should be completed as soon as you know you will off work for more than 14 days. Your 14-day elimination period commences from the date of your **first flight missed** or reserve day, if on reserve.

YOUR COMPLETED APPLICATION MUST BE RECEIVED WITHIN 30 DAYS OF THE END OF YOUR ELIMINATION PERIOD.

EMPLOYER'S STATEMENT

If not already completed when received, the Employer's Statement should be completed as soon as possible.

CLAIMANT'S STATEMENT

- Mail the completed claimant's statement directly to **MANION**. Do not use crew boxes or leave at the Airport Office.
- In case of an accident, be sure to explain the circumstances on a separate sheet. (WCB, Motor Vehicle, Home)
- Ensure you sign and date the Authorization at the bottom of the page.

PHYSICIAN'S STATEMENT

- You must see a physician (MD) within the 14-day elimination period in order to qualify for benefits commencing on the 15th day of your disability.
- Have your treating physician complete the Physician's Statement **FULLY**. Most claim delays are due to incomplete medical evidence. Please make sure that the physician's name is legible and that the address and telephone number are complete.
- Have your physician clearly indicate the diagnosis, complications (if any), treatment, medication and all dates of visits.

- If your physician does not know when you can return to work, an approximate date should be given. Indicating “indefinite” will delay your claim.
- If you are receiving treatment from any other medical practitioner who is not a licensed physician (MD), you must **ALSO** be under the regular and ongoing care of a licensed physician (MD).
- Please sign the Authorization Request. If you do not sign this authorization statement your claim will be returned to you, resulting in a delay.

DO NOT ALTER OR ADD ANY INFORMATION TO THE PHYSICIAN’S STATEMENT!

TO ENSURE CONFIDENTIALITY SEND PHYSICIAN’S STATEMENT DIRECTLY TO MANION.

THE EMPLOYER DOES NOT REQUIRE THE PHYSICIAN’S STATEMENT!

If your disability arose out of, or in the course of your employment, you **MUST** apply for Workers’ Compensation (C.S.S.T. in Quebec). However, you must also apply for Weekly Indemnity benefits in the interim. All WI claims must be submitted within 30 days of the end of your elimination period, regardless of whether you have also filed a Worker’s Compensation claim. Failure to file a WI claim will jeopardize your entitlement to these benefits in the event that your Workers’ Compensation claim is refused or terminated. Weekly Indemnity benefits will be payable only for a maximum of 120 days from the date of disability while a decision is pending from Workers’ Compensation. Please contact your Regional Office for more information if you are applying for Workers’ Compensation benefits.

When you have returned to work, notify MANION immediately, so that your WI claim can be finalized.

Your benefits will be deposited directly into your bank account, therefore please submit the Direct Deposit application along with a void cheque when you submit your application.

While you are receiving WI benefits, supplementary reports will be forwarded to you periodically. Upon receipt, have this report completed and returned to MANION, as soon as possible so that payments will not be delayed. It is your responsibility to provide proof of disability. You must submit proof of disability WITHIN 45 DAYS of the commencement of disability. If you submit proof after 45 days, it will not be processed unless you can show sufficient reasons in writing for not applying earlier.

The claimant is responsible for having all forms completed and any charges incurred for completion of same. Although you may fax your documents in as notification of a claim, **originals are required before your claim will be processed.**

Please note: You must advise MANION before you travel at any time during your WI claim. Out-of-country travel requires written medical clearance from your physician.

IF YOU HAVE ANY QUESTIONS OR PROBLEMS REGARDING YOUR CLAIM, OR CLAIM SUBMISSION, PLEASE DO NOT HESITATE TO CONTACT MANION.

ADMINISTRATOR:

MANION
21 Four Seasons Place, Suite 500
Etobicoke, ON
M9B 0A5

1-416-234-3513 - Local
1-800-663-7849 - Long Distance
FAX: 1-416-234-0127

RETURN-TO-WORK

When you return to work, you must notify MANION immediately.

APPLYING FOR BENEFITS - TIME LIMITS

Your claim will not be processed until both the claim statement and physician's statement have been received. You should therefore follow up with your employer and your physician to ensure the forms are completed in a timely manner and avoid denial of benefits due to late submission.

It is your responsibility to submit proof of disability within 30 days of:

- (a) the end of the 14-day elimination period;
- (b) the termination of your disability benefits under the Employment Insurance Act of Canada in order to reinstate your claim under this Wage Indemnity Plan; and
- (c) the recurrence of a disability.

LATE CLAIMS WILL NOT BE PROCESSED UNLESS YOU CAN SHOW SUFFICIENT REASON IN WRITING FOR NOT APPLYING EARLIER.

YOU ARE RESPONSIBLE FOR HAVING THE CLAIM FORMS COMPLETED AND ANY CHARGES INCURRED FOR THEIR COMPLETION.

APPLICATION FOR CANADA/QUEBEC PENSION PLAN (CPP/QPP) DISABILITY BENEFITS

In the event that you are totally disabled and your disability is a physical or mental impairment that is both severe and prolonged, you are required to file an application with CPP/QPP. You must submit proof of claim to MANION.

The wage indemnity plan benefits payable to you for any period of total disability will be reduced by the amount of a disability benefit payable under the Canada/Quebec Pension Plan:

- (1) MANION will send to you a reimbursement agreement and assignment form to sign. This agreement and assignment form should be returned to MANION. Upon receipt of the signed reimbursement agreement and assignment form, benefits will

continue at the rate of full wage indemnity plan payments due. This authorization will be updated annually
You must keep MANION advised of your CPP/QPP status.

A copy of the approval/denial notice should be forwarded to MANION so that they can adjust your wage indemnity plan benefits accordingly. **Overpaid wage indemnity plan benefits must be refunded.**

- (2) In the event that you have not completed and returned the reimbursement agreement, assignment form or approval notice upon the commencement of your disability, your long-term disability benefits will be reduced by an estimated CPP/QPP Disability Benefit. **Therefore, it is essential that you apply for CPP/QPP in a timely manner as requested.**

Should CPP/QPP deny your application, the wage indemnity plan benefits will continue **without an offset** while you remain totally disabled. In addition, you will be **reimbursed** for any wage indemnity plan benefits which were previously reduced by an estimated CPP/QPP Disability Benefit. You are responsible for providing MANION with a copy of the denial notice. MANION will send you a letter of explanation detailing the appeal process. Proof of appeal must be submitted within 90 days.

CLAIM REVIEW

If your benefits are denied, you may apply for review of your claim in writing to MANION who will advise you of the claim review procedures.

All requests for review and supporting documents must be postmarked **no later than 90 days** from written notification of initial denial or subsequent appeal denial.