



**UNIFOR LOCAL 2002  
DISABILITY TRUST FUND  
GROUP INSURANCE  
DISABILITY INCOME PLAN (GIDIP)**

**YOUR GIDIP BENEFITS AT A GLANCE**  
*(Air Canada (Mainline, Crew Scheduling,  
Aeroplan and CLS Catering))*

**1. SHORT-TERM DISABILITY (STD) INCOME PLAN**

**STD I – PHASE I**

Benefit payment begins on the 8th consecutive day of Total Disability calculated from the first shift missed or the date your Doctor disables you, whichever is later. For any one period of Total Disability, benefits are payable for a maximum of 15 weeks. "Total Disability" or "Totally Disabled" means that you are completely unable to perform any and every duty of your regular occupation due to sickness or accidental injury; not working for wage or profit, and you are under the regular, active, supervised care of a Physician (doctor of medicine), and you are following the prescribed, recognized treatment for the Totally Disabling condition.

Your weekly Short-Term Disability Benefit is non-taxable and will be paid at:

*Air Canada Mainline and Aeroplan*

- the rate of 55% of basic weekly earnings to a maximum of \$650.00 for a disability that occurs on and after January 1, 2022 (whichever is less) plus longevity but exclusive of bonus and overtime pay.

*Air Canada Crew Scheduling and CLS Catering*

- the rate of 55% of basic weekly earnings plus longevity but exclusive of bonus and overtime pay with no maximum

Written proof of claim must reach the Plan Administrator's, Canadian Benefits Consulting Group Ltd., office not later than 90 days following

commencement of your Total Disability.

You may be asked to submit Supplementary Medical evidence during your period of Total Disability. To avoid interruption in benefit payment, the prompt submission of the requested medical information will prevent delays. **It is the member's responsibility to provide medical information to support their claim.** Additional medical evidence may be requested directly from your Physician. If this occurs, you will be advised in writing by the Plan Administrator.

**2. EMPLOYMENT INSURANCE (EI) SICK BENEFITS**

Your Plan incorporates a period of time for which you will be required to claim Employment Insurance (EI) Sick Benefits.

After 16 weeks of Total Disability (1 week waiting period and 15 weeks of GIDIP STD I benefits) you are eligible to apply for EI Sick Benefits. EI provides sick benefits for a maximum of 15 weeks. This benefit is taxable.

EI benefits are based on 55% of salary to a maximum of \$638 per week in the year 2022.

To avoid interruption of benefit payment, you should file your EI claim two weeks prior to receipt of your maximum STD I GIDIP Benefits.

A Record of Employment (ROE) must be submitted to Employment Insurance as well. This document should be requested from your Employer.

If for any reason Sick Benefits are declined under EI, or there is a lapse between the day your GIDIP STD I benefit ended and your EI became effective, contact the Plan Administrator, Canadian Benefits, immediately at 1-800-268-0285 or (416) 488-7755.

**PHASE II**

**3. STD II- PHASE II**

After 31 weeks of continuous Total Disability, (16 weeks STD I + 15 weeks EI sick benefits), you are eligible to apply for the second phase of your STD benefit.

STD II benefits are non-taxable and paid at:

*Air Canada Mainline and Aeroplan*

- the rate of 50% of basic weekly earnings plus longevity pay or the equivalent of the EI maximum benefit level, whichever is less. The maximum eligible benefit period under STD II is 21 weeks. A Long Term Disability Claim Form will be forwarded to you prior to the end of your EI benefit period if you have not returned to work.

*Air Canada Crew Scheduling and CLS Catering*

- the rate of 52% of basic weekly earnings plus longevity but exclusive of bonus and overtime pay with no maximum

You may be eligible for **Canada/Quebec Pension Plan (CPP/QPP) Disability Benefits** after completion of a **17-week elimination period for this benefit**. If you have a prolonged and severe illness, it is advantageous to your retirement CPP/QPP program to apply under the disability CPP/QPP Plan. Benefits under this program are taxable.

For any period of Total Disability resulting from illness or injury, your GIDIP Disability benefits will be reduced by 90% of any amounts received from the CPP/QPP Disability Plan **in respect to you**.

You may obtain an application for CPP/QPP disability benefits by contacting your local Income Security Programs office.

For the year 2022, the maximum CPP Disability Benefit Level is \$1,464.83 (Primary) and \$264.53 (Each Dependent Child). Your maximum QPP disability Benefit Level is \$1,464.83 (Primary) and \$83.99 (Each Dependent Child). This amount is adjusted annually for any change in the Consumer Price Index (CPI).

**4. WORK-RELATED DISABILITIES**

Your GIDIP Plan does not provide disability benefits for a work related illness or injury. You must apply for Workers' Compensation (WCB; WSIB; CSST)

**5. LONG TERM DISABILITY (LTD) INCOME PLAN**

There is an elimination (or "waiting") period for Long Term Disability Benefits of 52 weeks (1 week sick time, usually paid by the Employer, 15 weeks GIDIP STD I benefits, 15 weeks EI sick benefits and 21 weeks of STD II benefits).

LTD benefits are non-taxable and calculated at 52% of

basic monthly earnings plus longevity, and are paid on the 15<sup>th</sup> and 30<sup>th</sup> of each month, in arrears. The definition of 'Total Disability' changes after 1 year of receiving LTD benefits.

Once your LTD claim has been accepted, Manulife, the Underwriting Insurance Company, will provide you with any additional details required.

**6. RECURRENT CLAIMS**

*For benefit consideration of a Recurrent Total Disability, a new claim form must be submitted to the Plan Administrator/Insurer for review and you must be under the care of a Physician. Please refer to your GIDIP Benefit Booklet or contact Canadian Benefits if you have any questions.*

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*This brochure is put together as a tool to assist you in understanding your disability plan and is not meant to replace the Group Insurance Disability Policy.*

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