

# GIDIP DISA-BULLETIN

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Welcome to another edition of GIDIP Disa-Bulletin.

## GIDIP APPLICATION DEADLINE

Many GIDIP claims get delayed because their documentation is incomplete. To assist your Plan Administrator in getting your GIDIP application processed in a timely manner, complete claim documentation is required. A complete claim application includes:

- 1) Plan Sponsor Statement completed by Air Canada
- 2) Member Statement, completed by you
- 3) Attending Physician Statement, completed by your physician

These three claim statements, known as 'written proof of loss' must be received by the Plan Administrator within **3 Months** after the 7-day waiting period. We recommend submitting your claim application as soon as possible following the 7-day waiting period. If claim documents are received after the 3 Month period, your claim will be **declined as a 'Late Submission'**.

## EMPLOYEE SICK DAYS

Employees of Air Canada are provided with 10 paid sick days per year. For your general information, this does not change the 7day waiting period for your GIDIP claim.

# TRAVELLING WHILE ON GIDIP

Should you wish to consider travelling during your disability period, written permission from your attending physician is required prior to your departure as well as the approval of your Canadian Benefits or Manulife Case Manager. Your trip should not have a negative impact on your recovery. Your benefits may be carved out or terminated without prior approval.

During a "modified" return to work, shift trades, vacation, and leaves of absence are not permitted prior to your return to work.

## RETURN TO WORK

Please notify your Canadian Benefits or Manulife Case Manager, as soon as possible when you're planning your return to work. Your Case Manager needs a minimum of two (2) weeks notice to arrange a return to work with Air Canada on your behalf.

If you are planning to return to work after your claim has been declined or terminated because you did not meet the definition of disability under the terms of the plan, please notify your Trustee and your Case Manager of your intention. You have the right to appeal, and many claims are subsequently approved, usually as a result of additional medical information not previously submitted.

## ELECTIVE PROCEDURES

GIDIP benefits are not payable for surgical procedures elected for cosmetic purposes.

# BENEFITS FRAUD

Unfortunately, Benefit Fraud hurts us all. You can be part of the solution. If you suspect benefit fraud, please fill out the form in the link provided with the Insurer:

# manulife.ca/shareandprotect

Manulife will keep this information confidential and use it only for investigative purposes.

If you are on claim and working, or receiving any other income, please notify your Canadian Benefits or Manulife Case Manager immediately.

## YOUR GIDIP BOARD OF TRUSTEES

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