

Welcome to our first edition of GIDIP Disa-Bulletin. You'll find that it is filled with educational information, helpful hints and tips relating to our Group Insurance Disability Income Plan (GIDIP). We want this Bulletin to be valuable for you so please share your feedback and suggestions to help us improve.

WORKERS' COMPENSATION AND GIDIP

Members have asked many questions about their GIDIP Plan with the Union and their Workers' Compensation (WC) coverage at work when they become ill or injured from a work-related illness or injury. Sometimes it seems easier just to submit a GIDIP claim. Here's how your GIDIP Plan works along with WC coverage.

When you are totally disabled due to a work-related injury or illness, WC is first payer for your claim for benefits and your claim legally should be submitted to WC first.

If your WC claim decision is delayed or your claim is declined, you may be eligible for GIDIP bridge-financing. Bridge-financing is considered when you have a work-related injury or illness and you do not receive benefits or a decision in a timely manner from WC, or your WC claim is declined. In these instances, with the submission of a completed GIDIP Claim Application you may be eligible for GIDIP bridge-financing.

GIDIP bridge-financing may be delayed or suspended if you do not keep the Plan Administrator informed on the status of your WC claim and/or do not provide copies of all WC correspondence and proof of your appeal.

The financial impact to the GIDIP Plan for WC bridge-financing has been significant as it seems that Members are not appealing their initially declined WC claim. **All WC claims which are considered for GIDIP benefits and declined by WC must be APPEALED by you (our Unifor Local 2002 National Health & Safety Coordinator will assist you with your appeal).**

Over the course of the next few months, your GIDIP Board of Trustees will monitor the financial impact for GIDIP bridge-financing, to determine the feasibility and value of GIDIP continuing to provide this service.

HEALTH SPENDING ACCOUNT PROGRAM – MEMBERS OF AIR CANADA

This will confirm that a Health Spending Account Program will not be offered during 2021 and your GIDIP Board of Trustees will consider offering this program in 2022 when hopefully the workforce returns to more normal levels and

everyone can participate. Keep watching these Bulletins for updates.

PROOF OF CLAIM NOTICE – SHORT-TERM DISABILITY

Written proof of claim must be submitted to the Plan Administrator no later than **3 months** following the initial date of disability.

COVID-19 RELATED ABSENCES

Under your GIDIP Short-Term Disability Plan, 'Total Disability' means that because of illness or injury, you are unable to perform any and every duty of your job and not working for wage or profit. As well you must be under the regular, supervised care of a Physician and be receiving active treatment for the condition rendering you Totally Disabled.

COVID-19 related absences such as not being able to tolerate wearing a face covering (mask); fear of COVID-19 or preventive self-isolation are not considered an illness or accident under GIDIP and therefore does not meet the definition of a disability.

GIDIP PLAN DESIGN CHANGES – STD ELIMINATION PERIOD FOR MEMBERS OF AIR CANADA

As communicated to you back in November 2020, it was the intention of the GIDIP Board of Trustees to implement a one (1) week reduced waiting period to the GIDIP STDI Elimination period (from the current two (2) weeks) to match the legislated Employment Insurance (EI) changes effective January 1, 2021 for all Members. This change is delayed however due to the Employer's inability to meet the required deadline to implement this improvement, and provide the service level necessary and required. The Board expects to announce this Plan improvement in the upcoming months of 2021. Keep watching these Bulletins for updates.

YOUR GIDIP BOARD OF TRUSTEES

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