



**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 26 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 that is equal to or better than the EI maximum, 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, Canadian Benefits Consulting Group's 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 for which you will be required to claim Employment Insurance (EI) Sick Benefits.

After 27 weeks of Total Disability (1 week waiting period and 26 weeks of GIDIP STD I benefits) you are

eligible to apply for EI Sick Benefits. EI provides sick benefits for a maximum of 26 weeks. This benefit is taxable.

EI benefits are based on 55% of salary to a maximum that is subject to change annually.

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 52 weeks of continuous Total Disability, (26 weeks STD I + 26 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.

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

The maximum eligible benefit period under STD II is 20 weeks. An STD II/ Long-Term Disability Claim Form will be forwarded to you prior to the end of your EI benefit period if you have not returned work.

You may be eligible for **Canada/Quebec Pension Plan (CPP/QPP) Disability Benefits**. 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**.

4. WORK-RELATED DISABILITIES

GIDIP disability plan provides 24-hour coverage. If you have a work-related claim:

- You must apply for WCB benefits.
- If your WCB claim is declined, you must submit an appeal. Please contact your local Health and Safety representative and/or District Chair without delay.

At this point, you may submit a GIDIP Claim Application along with the WCB declination letter and your appeal documents.

STDI benefits can be considered and if approved, paid to the STDI maximum benefit period of 26 weeks. The Reimbursement Agreement is required before benefits are issued.

If you continue to be Totally Disabled during and after the EI period, STDII benefits will be considered if you submit a completed STDII (LTD) Claim Application, and you provide copies of all three declined appeals.

5. LONG TERM DISABILITY (LTD) INCOME PLAN

There is an elimination (or "waiting") period for Long Term Disability Benefits of 73 weeks (1 week elimination period, 26 weeks GIDIP STD I benefit, 26 weeks EI sick benefits and 20 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 15th and 30th of each month, in arrears. The definition of 'Total Disability' changes after one 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 and medical must be submitted to the Plan Administrator/Insurer for review, and you must be under the care of a Physician. Please contact Canadian Benefits if you have any questions.

YOUR BOARD OF TRUSTEES

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Sophia Michailidis, Chairperson

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.

**CANADIAN BENEFITS CONSULTING GROUP LTD.
2300 YONGE STREET, SUITE 3000
TORONTO, ON M4P 1E4**

**Telephone : (416) 488-7755
Toll Free : 1-800-268-0285
Fax: (416) 488-7774
Email: gidip@canben.com**

Canadian Benefits Consulting Group Ltd.