

General Information on Your Disability Benefits Plan ('The Plan')

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This paper and its supporting website references provide Plan members with basic information on their disability plan. Readers looking for detailed information on the Plan; how to apply for benefits or other Plan issues should go to our website or contact the Plan offices.

What is the Disability Benefits Plan?

Our mission is:

The Plan is dedicated to assisting members through periods of disability in a manner that will attempt to assure, in a consultative approach, maximum rehabilitation both medically and vocationally to assist the members, when possible, to return to work, while providing the disabled member with financial security at a cost that is reasonable to the premium-paying member.

How is the Plan operated and funded?

The Plan is owned and operated by The Manitoba Teachers' Society. Decisions on eligibility are determined by MTS members and staff rather than by insurance company adjusters. This ensures a better understanding of the work environment in which the member must function and allows a more flexible and individualized approach to each situation.

Plan participation is mandatory for all eligible employee groups. The premiums paid to the Plan cover the cost of actual rehabilitation costs, benefit payments, and administration. Investment income provides for future costs.

Why do we need the Disability Plan?

Many members experience illness or injury on or off the job. The Plan is designed to assist with medical and vocational rehabilitation to ensure the earliest possible return to maximum functionality. Where absence extends beyond 80 working days and meets the qualifying criteria, the Plan provides a reasonable level of income replacement during the period of disability while continuing to assist the claimant with rehabilitation. For more information see our material on Benefit Levels.

Plan services have recently been expanded to include supports to assist at-risk members in staying at work. For more information see our material on Early Intervention.

What if I am experiencing illness or injury but I am still at work full or part time?

If you are experiencing a health problem you feel may impact on your ability to sustain your current employment, do not wait until you are off on sick leave to explore the services of the Plan. Contact your case manager to discuss your situation.

Contact us as soon as you encounter difficulty. The goal is to maximize your ability to cope with and alleviate your condition and ideally to enable you to maintain your full income by remaining at work.

Some of the many ways we can help in addition to assisting with claims process information include:

- Promoting understanding of your condition;
- Identifying appropriate care and services providers;
- Liaising with employer or union representatives to address work issues; and,
- Exploring issues if employer accommodation and/or vocational retraining.

Will a case manager contact me if I'm ill?

Your employer has been asked to notify the Plan of members who have been absent more than 10 consecutive workdays due to sick leave. Upon receipt of this information, a case manager then calls the member to see if our services are required. This allows us to make early contact

with members and initiate supports if required. This also allows us to explain the *qualifying criteria* and initiate the Disability Claim process, if necessary, explore your *financial options* and provide any other information or required forms.

What if I am already on sick leave and haven't heard from a case manager?

If you are already on extended sick leave and have not yet been contacted by a plan representative, please contact a Disability Plan case manager.

How will my absence from work affect my pension and other benefits?

While on division-paid sick leave, member's pension and other benefits premiums should be deducted and remitted as usual. If approved for continuing Medical or Disability Benefits leave, it becomes the claimant's responsibility to remit the premiums to continue their group benefits (Group Life, Dental, and Extended Health). If disability is prolonged, claimants may be eligible for a waiver of life insurance premiums during disability. Entitlement to pension contributions varies according to your particular pension plan.

What about confidentiality of my medical and personal information?

The Plan never shares claimants medical or employment information, even among different departments of the Teacher's Society without express consent. Enrolment data is located on a secure data-base accessible only by staff working directly with claims.

The only information passed to the Employer by the Plan is whether and when members qualify for Disability Benefits and particulars of return to work plans. Confidentiality is our pledge.

What is the process for submitting and approving a disability claim?

When members make contact with the Plan, they will be provided with a brochure which outlines the application and approval process. This information is available online – Benefits Process.

How long will benefits continue?

The Plan works with claimants to assist in return to maximum functioning at the earliest possible date. Regular medical updates are requested from caregivers. Claimant's may be asked to attend an independent medical examination to confirm diagnoses and/or seek specialist advice on optimal treatment. During the initial 24-month period of disability, continuation of benefits will be based on the claimants' ability or inability to sustain regular employment in his/her current job. Continuation beyond 24- months is based on whether the claimant is able to sustain any type of gainful employment in any job that meets specific minimum requirements.

DBP staff communication and assistance will be available throughout your claim.

Where can I get further information?

Visit the MTS Web site at

www.mbteach.org

and follow the links for Benefits and Disability Plans

or visit the disability website directly at

www.mtsdbp.ca

Use the email links at the site to contact staff for further specific details

or phone 957-5330 or toll free 1-866-504-9373