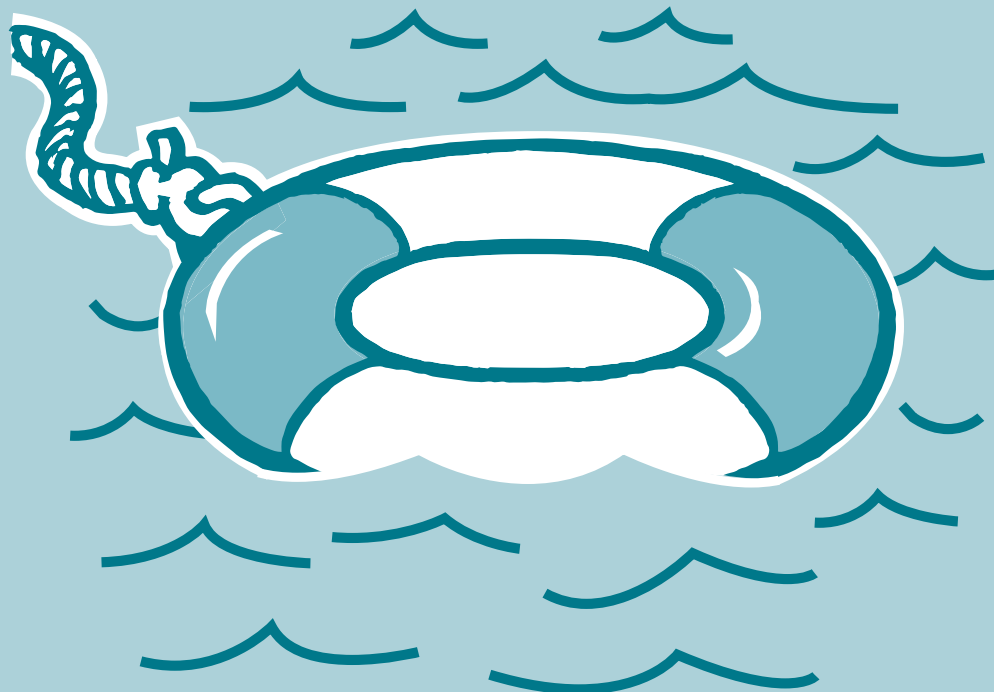


# Disability Insurance



**URBAN POSTAL OPERATIONS  
& RURAL AND SUBURBAN MAIL**

FEBRUARY 2022

# This benefit booklet

This booklet is one of six booklets about benefits. In each one, we have summarized what's covered under a particular plan and explained how to use the benefit.

Here is a list of the booklets, along with who is eligible for the different plans.

- Extended Health Care Plan (Urban Postal Operations and Rural and Suburban Mail Carriers)
- Vision and Hearing Plan (Urban Postal Operations, and Rural and Suburban Mail Carriers)
- Dental Care Plan (Urban Postal Operations and Rural and Suburban Mail Carriers)
- CPC Basic Life Insurance Plan and Paid Death Benefit (Urban Postal Operations and Rural and Suburban Mail Carriers)
- Disability Insurance Plan (Urban Postal Operations and Rural and Suburban Mail Carriers)
- CUPW Life Insurance Plan (all members in good standing of CUPW)

For more information, talk to your steward or a local officer. Or contact, Canada Life or AccessHR

## This booklet is not a legal document

This booklet summarizes the group benefits to which you are entitled. Its purpose is to provide information about your plan. It is not a legal document. In the event of a question or dispute, the terms and entitlements of plan document number 177069 will prevail.

## Do you have suggestions?

Please let us know if you found these booklets useful. More important, be sure to let us know how you think they could be improved. Is there additional information that you think should be included, or a question you think a particular booklet should answer?

If you have any questions or suggestions on how to improve these publications, please send them to:

**Benefits Booklets  
Canadian Union of Postal Workers  
377 Bank Street  
Ottawa, ON  
K2P 1Y3**

Or, send an e-mail to: [feedback@cupw-sttp.org](mailto:feedback@cupw-sttp.org). Please include the word "benefits" in the subject line.

## Acknowledgements

Thanks to all the people at the CUPW national/regional offices and in the locals who read the drafts and made helpful suggestions.

Illustrations and graphic design by Tony Biddle

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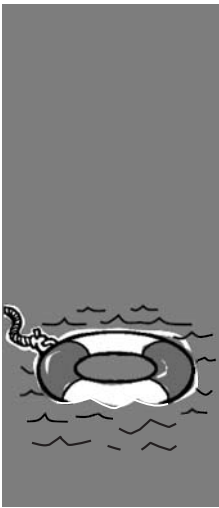


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# About this plan



## Introduction



This booklet provides information for CUPW members, about the Disability Insurance Plan (DIP) or Long Term Disability (LTD). If you are ill or injured and want to make a disability claim, we strongly urge you to contact your shop steward right away for assistance with your claim.

When you apply for Disability Insurance, you will be dealing with the insurance company, Canada Life. The insurance company may require you to undergo medical examinations and assessments to prove your claim.

Disability Insurance cases can be complex — every situation is different. **Make sure your rights are protected. Get your union involved right from the start.**



## Who is eligible for coverage under this plan?

 <b>Eligible</b>	 <b>NOT eligible</b>
<ul style="list-style-type: none"> <li>▪ Regular employees in the urban operations bargaining unit are eligible for coverage from the date they were hired as regular employees, or become regular employees. A regular employee is a permanent employee, full-time or part-time.</li> <li>▪ Temporary employees working in group 3 (maintenance positions) are eligible.</li> <li>▪ <b>RSMCs</b>, Route Holders and Permanent Relief, are eligible from the date they were hired, or the date they began working in an eligible position.</li> </ul>	<ul style="list-style-type: none"> <li>▪ Temporary employees, except for those working in group 3 (maintenance) positions, are not eligible. When temporary employees become regular (permanent) employees, they become eligible for the plan.</li> <li>▪ Rural and Suburban Mail Carriers (RSMCs Route Holders with routes of less than 12 hours per week, are not eligible for the drug portion of the plan. On-Call Relief (OCRE) are not eligible.</li> <li>▪ Retirees; unless already on approved DI at time of retirement.</li> </ul>



# About this plan



## Plan overview

This plan is called the Disability Insurance Plan “DI” for short. The DI Plan provides 70% of salary to employees who are injured or ill and who can’t do their regular job for a long time. It is a comprehensive plan that covers almost every type of disability.

In the CUPW-Canada Post collective agreements, Disability Insurance is in Clause 30.06 of the Urban agreement and clause 17.04 of the RSMC agreement. The company that looks after the plan is Canada Life.



**Note:** Two other benefits are also related to disability, but are not part of the Disability Insurance Plan:

- Short Term Disability Plan (STDP), which is in Article 20 and 36 of the Urban and RSMC collective agreements respectively. You use STDP before you go on disability insurance.
- Injury-on-Duty Leave is in Article 24 and 20 of the Urban and RSMC collective agreements respectively. Workplace injuries are covered by Injury-on-Duty Leave (IODL). This leave kicks in once your workplace injury is confirmed by the provincial or territorial workers’ compensation board (WCB).

STDP covers 70% of your salary and WCB-approved Injury-on-Duty Leave covers 75%. Temporary employees and On Call Relief Employees, do not get paid STDP leave. (See *Are you covered?*, on page 11, for exceptions.) For confirmed workplace injuries, temporary employees and On Call Relief, receive money directly from their workers’ compensation board instead of Injury-on-Duty Leave from Canada Post.

For more information about who is covered by DI and rules concerning coverage, see *Are you covered?*, page 11.



## Qualifying for benefits

### The first two years

To qualify for Disability Insurance benefits, you must meet the insurance company’s definition of being “totally disabled”. This means that a doctor must say that you can’t do your job. An example would be if you’ve had a heart attack and your doctor says you must be off work for nine months.

If your disability claim is accepted, you can go on disability for up to two years, as long as you cannot perform the essential duties of your position. During this two-year period, Canada Life will send letters to your doctor for updated medical information. Canada Life might ask you to undergo a medical exam by a doctor of their choice.



## About this plan

The company might also ask you and your doctor to meet with a rehabilitation counsellor to assess whether you could participate in a gradual return-to-work program. If you refuse Canada Life's requests, the insurance company could cut you off for non-compliance.



**Important:** Be sure to apply for DI benefits if you are ill or injured for a long time. **Do not assume that you will not qualify for benefits, or that your STDP leave will cover you for your entire illness — you have nothing to lose by applying.**



**Important:** Contact your union steward before making a claim. You will need to sign a form to officially authorize the union to be involved in your claim.



**Important:** Always keep good records:

- Copies of any letters or forms you send to Canada Life or Canada Post.
- The names of Canada Life representatives and/or doctors with whom you have contact, as well as notes about these discussions, including dates.



**Important:**

Once approved for DI you can deduct off your income tax all the premiums you have paid since you started paying DI premiums.

CPC will send out a letter for you to include when you file your income tax.

## Rehabilitation programs

While you are on D , Canada Life can make you undergo assessments for a rehab program. The insurance policy states that failure to comply could result in suspension of D benefits.

Rehab can involve gradual return-to-work (GRTW) or modified duties. Any rehab program requires the agreement of Canada Life, Canada Post and your doctor.

Contact your local union any time you are approached by Canada Life or CPC about the possibility of a rehab program. Canada Life could try to pressure you into a program that may not be best for you. Use your right to have a union representative present when you are in discussions with the Canada Life rehab counsellor.



**Important:** If you are involved in a rehabilitation program, a rehabilitation counsellor might ask to visit you at home. You do not have to agree to a home visit. If you do not want a home visit, suggest another location, e.g., a coffee shop, CUPW office, or Canada Life office, if there is one in your community. **Make sure to have a local union representative with you.**



**Note:** Your D benefit and any pay you get from a return-to-work program can't add up to more than what you were earning before you went on disability.



**Note:** You can get money back for certain costs related to rehab, such as training, visual aids or special equipment. The maximum you can get is three times your gross monthly benefit.



# About this plan

## After two years

After two years, it becomes more difficult and complex to continue to qualify for D benefits because the definition of “total disability” changes. At this point, total disability means you can’t do **any** job in the community that would pay you two-thirds of what your regular Canada Post job paid. This is sometimes referred to as commensurate work, work that would pay you two-thirds of your regular pay.

As your two-year cut-off date approaches, make sure to go to your doctor so that you can start preparing the information you need in order to qualify under the new definition of total disability. Whether or not you qualify will depend on your specific disability and the information you can provide.

As long as you are totally disabled, monthly D benefits can continue until you turn 65. From time to time, Canada Life will want proof that you are still totally disabled.

If your claim to stay on disability benefits is turned down after two years, it will automatically go to appeal through the process described in Appendix “N” and “O” of the Urban and RSMC collective agreements respectively. See *What if my claim is turned down?* in *Frequently asked questions about DI* in this booklet.



## How to make a claim

To collect money from the Disability Insurance Plan, you need to make a claim. Canada Life must approve your claim.

## Start right away

Starting early will help reduce delays and gaps in income. Start your claim as soon as you think you will be off work for a long time, even if you believe you have enough STDP leave to cover your absence. It is suggested to apply at least 6 weeks before the end of your 30 weeks of STDP.

## Waiting period

The minimum waiting period before you can start to get D benefits is exhaustion of your STDP leave or, if not approved for STDP, 13 weeks after the start of your absence. The insurance company calls this period the “elimination” period.

The waiting period begins on the first day that you go off on leave because you can no longer work due to illness or injury.

If you do not qualify for STDP the 13 weeks can be covered by applying for Employment Insurance Sick Benefits.





# About this plan

## Contact your union

You are urged to contact your union steward to help you make your claim and to make sure your rights are protected. We know we're repeating ourselves, but it's important!

## Get the forms

The union can get a Disability Claim Kit for you, or you can get one from Access R. As you get to the 22<sup>nd</sup> week of STDP, Access R will normally send you out a D claim kit.



### Important:

- Read all the forms carefully before you fill them out. Fill them out properly and fully to avoid delays.
- Make sure you include your Canada Post employee number R D number and Social Insurance Number where requested on the forms.
- Keep good records of all your medical information — make copies of doctors' notes and keep track of your medical appointments.
- Make copies of your completed Disability Insurance claim forms.

## Disability Claim Kit

There are two forms in the kit:

- Employee's Statement/Consent form
- Voluntary Authorization

You fill out the **Employee's Statement**, and the **Voluntary Authorization** for union representation. There is no longer an Attending Physician's statement form, as Canada Life administers both the Short and Long term disability plans and will refer to the medical information found in your STDP file. If you are applying for LTD after being turned down for STDP, you will have to request an Attending Physician Statement form.

Canada Post completes an **Employer's Statement** and forwards the **Rehabilitation Information** to the Occupational Health Services Representative. This representative completes the Rehabilitation information form and returns it to Canada Life.



# About this plan

## Employee's Statement

You need to provide specific information, such as facts about your illness, whether you have applied for a Disability Pension under the Canada/Quebec Pension Plan and your work history. Return your completed form to your Canada Life:

by mail: Canada Life Assurance  
PO Box 896 Stn Main,  
Winnipeg Manitoba  
R3C 2T2  
By fax: 1-844-569-3136  
Email: [LTDclaims@canadalife.com](mailto:LTDclaims@canadalife.com)

It takes time and effort to fill out this form. If you need to, get help from your friends and family to fill it out. If you are unsure about how to fill out any part of this form, please contact your local union.

## Signing the form

The **Employee's Statement** contains two sections that ask for your signature:

- You will need to sign under Declaration and Your Consent. This section authorizes the employer and your doctor to provide information to Canada-Life.



Important:

Canada Life may send you other forms, such as a Lifestyle Questionnaire. You need to fill out this form and return it to Canada Life promptly. The questionnaire is lengthy. It includes questions about: your activities around the house; your education, skills and work experience; rehabilitation; doctors' visits; and how you feel about returning to work. If you need help filling out this form, please contact your local union.

## Voluntary Authorization

This form authorizes a union representative to act on your behalf in your claim and in case of an appeal. CUPW strongly urges you to fill in this form. Disability issues are complicated and time-consuming. Members who submit a claim for D are often in a sensitive state because of their illness. It helps to have someone in your corner during a vulnerable time.



# About this plan



## What do you get on DI?

The Disability Insurance Plan pays you 70% of the salary you earned when you went on disability.

This includes:

- Your hourly wage (UPO) or actual wage (RSMC)
- Rest Period Allowance (RPA) Urban & RSMC
- Isolated Post Allowance (IPA) Urban & RSMC
- Variables (RSMC)
- Bilingual Bonus

It does **not** include:

- Boot allowance
- Shift premiums
- Householder payments
- Overtime
- Vehicle Allowance (RSMC)



Note:

- ⇒ If you are a part-time employee, your DI benefit is based on your scheduled hours at the time of your disability.
- ⇒ If you are an RSMC, your DI benefits will be based on your Schedule A hours.
- ⇒ If you are a Permanent Relief (RSMC) benefits will be based on \$90/day
- ⇒ If you are a part-time employee in an acting full-time position at the time of your disability, your DI benefit will be based on the full-time salary.

## Wage increases

Wage increases that come into effect while you are on DI do not increase the amount of your DI benefit. However, your benefit does go up if there is a retroactive wage increase, provided the retroactive date is before you started getting benefits.



# About this plan

## Cost of living

The D benefit is adjusted every January by the cost of living. It can increase up to 3% per year.



## What happens to my other benefit plans when I am on DI?

<b>Personal Days-Annual leave</b>	→ No accumulation of annual leave or personal days while on disability.
<b>Disability Insurance Plan</b>	→ You do not pay Disability Insurance premiums if you are receiving disability payments. Your premiums are waived.
<b>Plan Dental Plan</b>	→ Coverage continues. You must pay your share of the premiums when you return to work.
<b>Extended Health Care Plan Vision/Hearing Plan</b>	→ Coverage continues. You must pay your share of the premiums when you return to work.
<b>Provincial and territorial health care plans (where premiums are payable)</b>	→ The first three months on D (sick leave without pay) will be counted as pensionable service. You may choose whether to have the remainder of your time on D counted as pensionable service, but you must tell AccessHR what you want to do. You should also contact them about options for payment of your contributions. If you choose to contribute to your pension, CPC will pay their share of the premiums!
<b>Canada Post Basic Life Insurance Pension Plan</b>	

# About this plan

## CUPW life insurance

The union offers CUPW life insurance through Coughlin Insurance. This plan is different from the life insurance you have through the UPO and RSMC-Canada Post Pension.

All CUPW members have basic life insurance coverage through the union plan at no cost. You can buy additional coverage. You pay premiums for this additional coverage.

## When I return from disability leave, how do I pay back the money I owe for other benefit plan premiums?

When you return to work, Canada Post will deduct the money owing from your pay, but over a period twice as long as the period of your leave or you may choose to pay it in full.

 **Example:** You return from nine months on disability and owe \$450 in other benefit premiums for the time you were on leave. Canada Post will deduct the \$450 over a period that's twice as long as your nine-month leave  $9 \times 2 = 18$  months. You'll pay back the premiums at the rate of \$25 a month  $\$450 \div 18 = \$25$ .

### Note:

- In cases of financial hardship, arrangements can be made for a longer payback period. (See Clause 35.06 and 33.05 of the Urban and RSMC collective agreements respectively — Recovery of Overpayment.
- If you retire or stop working for Canada Post while on disability, Canada Post will bill you for the money you owe for other benefit premiums.



## Other disability benefits

If you are applying for Disability Insurance benefits, you will be expected to apply for a total disability pension from Canada/Quebec Pension Plan (C/QPP). Contact your nearest C/QPP office or visit [www.sdc.gc.ca](http://www.sdc.gc.ca). Also, contact your Local as to the best time for you to apply for C/QPP. Your claim for DI will not be jeopardized if you do not qualify for the C/QPP disability pension.

If you are totally disabled, you could qualify for benefits under the Canada Post Registered Pension Plan (CPRPP). This is called a medical retirement. There is no pension penalty if you are approved for a medical retirement. However, your pension will be calculated based on your current years of service. **You are strongly advised to contact the union and consider all the financial pros and cons before deciding to go down this road.** If you decide to go this route, contact Canada Post Pension Plan at 877 480-9220 and ask for a medical retirement package.



## About this plan

You will need to take this package to your doctor to be filled out. This information will then be sent to Canada Life Canada Life Assurance, Ottawa Disability Management Services Offices, 302 – 1600 Scott St. Ottawa, ON. K1Y 4N7.



### Important:

- The total benefits received from these pension plans cannot exceed the amount you are receiving from DI.
- Canada Life will top up your pension payments so that your total income adds up to the amount you were getting on DI. They will also consider other income such as a new job WCB etc.



**Example:** Your D benefit is \$2,000 a month.

You apply and qualify for C/QPP total disability and your monthly benefit is \$850. You will receive \$850 from C/QPP and \$1,150 from DI  $\$850 + \$1,150 = \$2,000$ .

You also decide to take a medical retirement and your monthly pension is \$500. You will receive \$500 from your pension, \$850 from C/QPP, and \$650 from D  $\$500 + \$850 + \$650 = \$2,000$ ).

D benefits continue as long as you qualify medically. You cannot receive D benefits beyond age 65.



## Are you covered?

### Covered



All regular employees of Canada Post in the urban operations bargaining unit are covered from the date they were hired as regular employees. A regular employee is a permanent employee, full-time or part-time.

Temporary employees working in Group 3 maintenance positions are covered.  
RSMC PREs and Route Holders with routes 12 hours or greater are covered



### Note:

- Enrolment in the plan is mandatory and automatic: there are no forms to fill out to get on the plan.
- Part-time employees hired before March 10, 1985 who chose not to join and who are still part-time are not automatically covered. These employees have to pass a medical exam if they want to be covered by the plan.
- The Disability Insurance Plan covers eligible employees only. Partners and other family members are not covered.

# About this plan

## Not covered

Retirees are not covered.

Temporary employees are not covered, except for those working in Group 3 (maintenance) positions. When temporary employees become regular permanent employees, they are covered by the plan. OCREs who become PREs or route holders with routes 12 hours or more will be covered by the plan.

Rural and Suburban Mail Carriers RSMCs scheduled for less than 12 hours in a week are not eligible for coverage.



## When does coverage end?

Coverage ends on whichever one of these comes first:

- when your employment ends (unless you are receiving DI at the time)
- when you transfer into a position that does not qualify for DI, such as a temporary position or when you retire (unless you are receiving D at the time)
- when you reach age 64 and 9 months. Note, though, that you can receive D benefits until you turn 65.



## Can my coverage continue under special circumstances?

You do not lose your Disability Insurance coverage if you are on benefits when your employment ends or when you take early medical retirement. In these circumstances, you will continue to receive disability payments for as long as you qualify medically.

For example, an employee receiving Disability Insurance benefits who is released by Canada Post for excessive absenteeism will continue to receive D payments up to the age of 65 as long as they qualify medically.



## Does coverage continue when I am on other leaves without pay?\*

<b>Other leaves of absence without pay (Care and Nurturing Leave, Education Leave, Personal Leave, Relocation Leave, or leave for other reasons)</b>	→ DI coverage continues. You <b>must</b> pay both shares of the DI plan premium (yours and the employer's) when you return to work.
<b>Parental, compassionate care and Adoption Leave</b>	→ DI coverage continues. Canada Post pays its share of the premiums. You pay your share when you return to work.



# About this plan



**Note:** If you become seriously ill while on maternity, parental or adoption leave, you might want to consider taking STDP leave or collecting D benefits.



**Important:** Before going on any type of leave you should check with your steward to confirm your rights and benefit entitlements, and ensure that the employer and AccesHR are informed.

\* **The Union's position is that all article 30 benefit plans are maintained as long as you are an employee and reserves the right to grieve or otherwise contest the eligibility requirements and administration of the benefit plans**



## How much are premiums

Canada Post pays 50% of the monthly premium cost for D and the employee pays the other 50%. The plan costs \$3.56 per month for every \$1,000 of insurable earnings. (effective July 1, 2021).



Example: As of February 2022. Based on an annual salary of \$60,000

Total monthly Disability Insurance premium cost (employer plus employee share):  
 $\$3.56 \times 60 = \mathbf{\$231.60}$

Employee's share:  $\$231.60 \div 2 = \mathbf{\$106.80}$  per month.



**Note:** You do not pay D premiums when you are receiving disability payments.



## frequently asked questions about DI



### When do I start receiving benefits?

If your claim is approved, benefits start on whichever one of these is the later date:

- After the minimum 13-week waiting period ends (this only applies if you are not approved for STDP)
- The day your STDP leave expires
- The day your Injury-on-Duty Leave ends. This means your workers' compensation board will have disallowed your WCB claim or it will have been overturned on appeal. You will receive DI benefits at this point, provided you already applied for D and meet eligibility criteria.





## What does it mean when my benefits are Offset

Canada Life will only allow you to earn 70% of your pre-disability wage, they will offset any additional amount received. For example, if you receive C/QPP, Canada Life will reduce your benefit dollar for dollar so that the combined total of DI benefit and C/QPP add up to 70%.



## Are disability benefits taxed?

Your benefits are fully taxable as income. To reduce your tax payable when you are on DI, you can deduct the amount you paid in premiums since December 31, 1967 from your taxable income. Canada Post will send out a letter to include with your income tax forms, informing the Canada Revenue Agency CRA how much you paid in premiums.

You may also qualify for a Disability Tax Credit. You will need to apply for the credit. You can obtain information about the credit and the form from the Canada Revenue Agency CRA .



## Can I continue to pay pension premiums?

To continue paying into your pension while you are on D , contact Pension Administration at CPC at 1-877-480-9220.



## What Premiums Do I Pay When I am on Leave Without Pay?

When you go off on Leave Without Pay (LWOP) depending on the leave you are on your coverage may change and how much premiums you pay, may change as well.



# About this plan

BENEFIT	LEGISLATED AND ILLNESS	NON-LEGISLATED*
EHCP	Your coverage continues but you can opt out but can only opt back in when active at work. You pay only the employee share.	After 30 days of LWOP to maintain coverage while on LWOP you must pay both the employee and the employer's share
Basic Life Insurance,	Your coverage continues. You pay only the employee share.	After 30 days of LWOP you must pay both the employee and the employer's share
Long Term Disability (LTD)	Your coverage continues. You pay only the employee share. However if you are on LTD, you do not pay LTD premiums.	After 30 days of LWOP you must pay both the employee and the employer's share
Dental	Your coverage continues. You pay only the employee share. No premium.	If you are on a LWOP absence of more than 30 days, your coverage will end on your last day worked.
Vision & Hearing	Your coverage continues. You pay only the employee share. No premium.	If you are on a LWOP absence of more than 30 days, your coverage will end on your last day worked.

Legislated Leave and Illness: Legislated leave is any leave provided by the government, such as parental, adoption or compassionate care leave. Illness would cover Long Term Disability Insurance when you are no longer getting paid directly from CPC

Non-Legislated Leave: These are unpaid leaves provided for under the Collective Agreement. Examples of non-legislated leave are: Education, Military, Relocation of Spouse, Personal Needs, Elder Care Leave etc.

\* **The Union's position is that all article 30 benefit plans are maintained as long as you are an employee and reserves the right to grieve or otherwise contest the eligibility requirements and administration of the benefit plans.**



## About this plan



### What if my DI claim is turned down?

You will get a written decision from Canada Life. As soon as this happens, contact your shop steward or local executive for assistance in making an appeal. You are unlikely to win your appeal without the union's help.

You may have to supply additional medical information to make sure that your appeal is successful. Talk to your union representative about this.

Canada Life will routinely start an appeal process for your claim. The appeal process is outlined in Appendix N of the Urban and Appendix O of the RSMC collective agreement (Disability Insurance Plan Appeal Process). It should be noted, that at any time in the appeal process you can provide additional information:

- Step 1** Your claim is sent to a Canada Life disability team leader within five working days. **(Note that normally none of the time limits outlined in the appeal process are met.)** The team leader reviews the claim with the occupational health nurse and the union representative. The union can only be involved if you signed the Voluntary Authorization form. The CL team leader is supposed to give a written decision of the appeal within 10 working days from the date your claim was denied.
- Step 2** If the CL team leader denies your appeal, your claim goes up another level to a Canada Life senior disability analyst. You might have to submit more medical information. The senior disability analyst issues a final decision within 10 working days of getting the file and any new medical information.
- Step 3** If your claim is denied at this stage, you can't file a grievance. The only other thing you can do is go to the courts. This option is almost never used because of the hassles, time and expense involved. Make sure you do everything you can to avoid ending up in this situation by getting the union involved in your claim right from the start. The union does not take Disability Insurance cases to court. If you do go to court, CUPW will not pay for your lawyer.



### What if Canada Life cuts me off DI benefits?

Canada Life must inform you in writing before cutting you off benefits. If Canada Life cuts off your DI benefits but your doctor says you still can't go back to work, you should immediately contact the union. Your union will help you appeal this cut-off.

Option:

- You can stay on sick leave without pay for up to five years. However, the time you were on DI counts as sick leave without pay so it must be subtracted from the five-year limit.



## **If I go back to work and discover I can't handle the work, will I have to start a new claim?**

No, providing this disability occurs:

- within 12 months, from the same cause as the first one
- less than six months later, from a related cause, or
- less than a month after you return to work, from a cause unrelated to the first disability



## **Do I have to pay union dues while on DI?**

Yes, union dues are payable while you are on DI. If finances are tight, you can apply to pay the dues you owe at a later date. If you are facing serious financial hardship, you may be able to get your dues waived (i.e., be excused from paying your dues). This process is described in Section 1.19 of the CUPW National Constitution:

“...Upon written request of a member, the Local may allow a member who is in arrears in the payment of his/her union dues and/or assessments to remain a member in good standing when the member is not working due to illness, accident, leave of absence without pay or suspension or dismissal imposed by the employer and does not have sufficient resources to support himself/herself and his/her family.”

Contact your CUPW local union for more information.



## **What are case review meetings about?**

Under Appendix N of the Urban collective agreement and Appendix O of the RSMC agreement, there are regular meetings about disability cases. These meetings are held between a representative of Canada Life, the occupational health nurse and your union representative authorized by you to represent you in your case. These meetings review existing cases to deal with issues such as return to work. Your connection to this review process is through your union representative.



# Dictionary

## **CPC**

Canada Post Corporation

## **CUPW**

Canadian Union of Postal Workers

## **Elimination period**

Under the Disability Insurance Plan, there is an elimination period (waiting period) of 30 weeks (the end of STDP) or 13 weeks before benefits begin.

## **Employee Self Service (ESS)**

Employee Self Service (ESS) is the Canada Post "SAP" website. You use a password and user number to access the electronic file containing your personal information. You can also obtain information about CPC benefits and download enrolment and claim forms at home or at work. Internet addresses and further information are at the end of this booklet.

## **PRE**

A permanent relief employee, RSMC unit

## **Regular employee**

A permanent employee, full-time or part-time. urban operations unit



## **Route Holder**

An RSMC who holds a route. RSMC unit

## **Rural and Suburban Mail Carriers (RSMCs)**

A group of workers covered by a collective agreements with Canada Post. The collective agreement covers, the 10,779 Rural and Suburban Mail Carriers (RSMCs) who work as Route holders, Permanent Relief (PRE) and On-Call Relief (OCRE).

## **SAP**

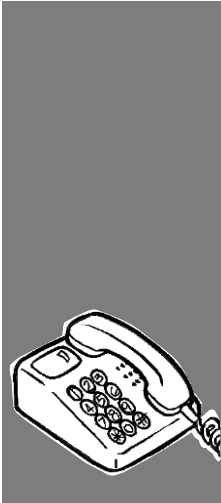
SAP stands for "Systems, Applications and Products in Data Processing" (translation from German). SAP is the software system used by Canada Post's Employee Self-Serve (ESS) intranet/ internet site.

## **Urban postal operations (UPO)**

A group of workers covered by a collective agreement with Canada Post. The collective agreement for urban postal operations covers the 47,203 people who work as letter carriers, postal clerks, despatchers, mail service couriers, mail handlers, technicians and mechanics.

## **WCB**

Workers' Compensation Board



# Contact information

## Canadian Union of Postal Workers (CUPW) — your union

Contact your local union. Your steward and others in your local can help you with your Disability Insurance Plan questions or problems.

### My union contacts

Form area for entering union contact information, featuring dashed lines for text entry.

## Internet address

[www.cupw-sttp.org](http://www.cupw-sttp.org)

On this site, you can:

- download the latest version of this booklet, and other benefit booklets. (Check to be sure you have the latest version; the date is at the bottom of each page.)
- download forms for these Canada Post benefits: Dental, Vision/ hearing, Basic Life Insurance, and Extended Health Care Plans



# Contact information

## Canada Post

To get a Claim Kit, contact Access R.

You can get forms and information about your Canada Post pay and benefits coverage from Access R. Access R office is staffed by members of the Union of Postal Communication Employees (UPCE), a sister union in the post office. AccessHR contact information is 1-877-807-9090 or [accesshr@canadapost.ca](mailto:accesshr@canadapost.ca)

Always have your Canada Post employee number R D number at hand when you call.

## Canada Post employee ESS (SAP) site

<http://mysite.canadapost.ca>

Use the above address to reach this site from home. At work the site is accessible on the Intranet.

On the this site you can:

- download forms and information about Canada Post benefits
- check your personal information to see if it's accurate

Notes:

- You need a user name and password to use the site. If you never got a password or it doesn't work, call (877) 411-8585.





# Contact information

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## Canada Life

### Mailing addresses

Canada Life Assurance PO Box 896 Stn. Main, Winnipeg, MB R3C 2T2

### Phone number

1-866-716-1313

### Internet address

[www.gwl.ca](http://www.gwl.ca) or [www.canadalife.com](http://www.canadalife.com)

## Coughlin & Associates Ltd.

*This company looks after the CUPW Life Insurance Plan.*

### Phone numbers

(888) 304-2894

in the Ottawa- Gatineau area: 613-231-4433

### Internet address

[www.coughlin.ca/cupw/](http://www.coughlin.ca/cupw/)





**cupw•sttp**

Canadian Union of Postal Workers

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