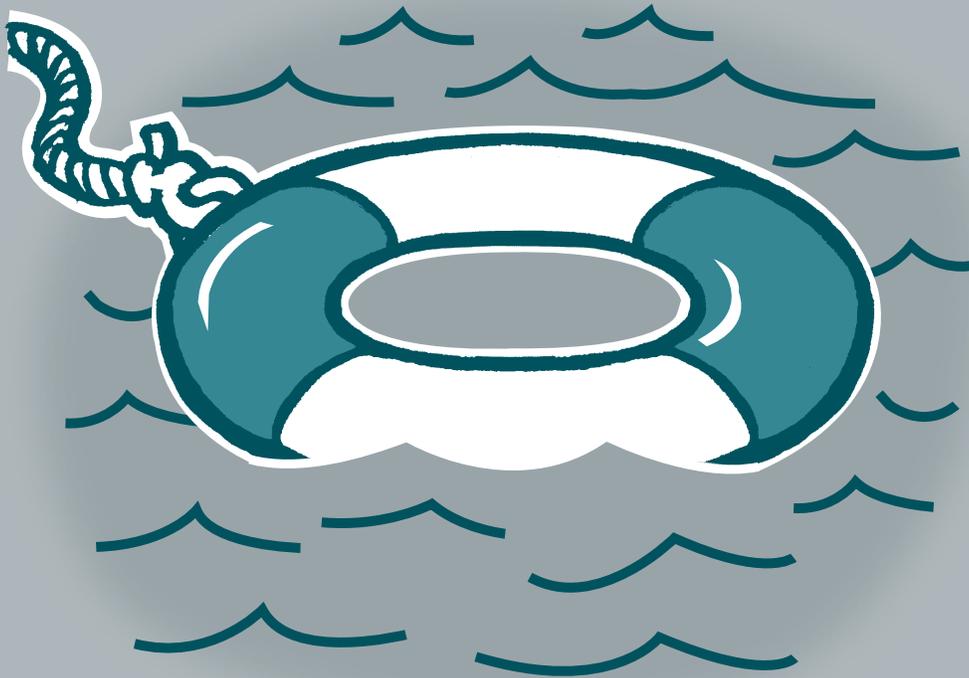


# Disability Insurance



**Urban Postal Operations**

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

For more information, talk to your steward or a local officer. Or contact Sun Life Financial, or Human Performance Management (HPM), formerly called Pay and Benefits.

## **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 50800 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 office and in the locals who read the drafts and made helpful suggestions.

Illustrations and graphic design by Tony Biddle

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# About this plan



## Introduction

This booklet provides information for CUPW members about the Disability Insurance Plan. 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, Sun Life Financial. 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.**



## 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 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 agreement, Disability Insurance is in Clause 30.06.

The company that looks after the plan is Sun Life Financial.



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

- Sick Leave is in Article 20 of the collective agreement. You use your sick leave before you can go on disability insurance.

- Injury-on-Duty Leave is in Article 24 of the collective agreement. Workplace injuries are covered by Injury-on-Duty Leave (IOD). This leave kicks in once your workplace injury is confirmed by the provincial or territorial workers' compensation board.

Sick leave and WCB-approved Injury-on-Duty Leave cover 100% of your salary. Temporary employees do not get paid sick leave. (See *Are you covered?*, on page 11, for exceptions.) For confirmed workplace injuries, temporary employees receive money directly from their workers' compensation board instead of Injury-on-Duty Leave.

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. During this two-year period, Sun Life will send letters to your doctor for updated medical information. Sun Life might ask you to undergo a medical exam by a doctor of their choice. 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 Sun Life's requests, the insurance company could cut you off for non-compliance.



**Important:** Be sure to apply for benefits if you are ill or injured for a long time. **Do not assume that you will not qualify for benefits, or that your sick 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 Sun Life or Canada Post.
- The names of Sun Life representatives and/or doctors with whom you have contact, as well as notes about these discussions, including dates.

## Rehabilitation programs

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

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

Contact your local union any time you are approached by Sun Life or CPC about the possibility of a rehab program. Sun 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 Sun 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 Sun Life office, if there is one in your community. **Make sure to have a local union representative with you.**



**Note:** Your DI 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.

## After two years

After two years, it becomes more difficult and complex to continue to qualify for DI 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.

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 DI benefits can continue until you turn 65. From time to time, Sun 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 same process described in Appendix N of the collective agreement. (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. Sun 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 sick leave to cover your absence.

#### Waiting period

The minimum waiting period before you can start to get DI benefits is 13 weeks. The insurance company calls this period the “elimination” period.

The waiting period begins on the first day that you go off on paid or unpaid sick leave because you can no longer work due to illness or injury. Any sick leave you took for the same condition during the year before your total disability began counts towards the waiting period.

The 13 weeks can be covered by:

- 13 weeks of sick leave. (Note that if you have more than 13 weeks of sick leave, you must take all of it before you can receive benefits from DI.)
- A combination of sick leave and Employment Insurance. (You will need to get an EI sick leave package from your local or regional Employment Insurance office and a Record of Employment from Canada Post to apply for EI sick benefits.)
- 13 weeks of Employment Insurance.

#### 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 your nearest Canada Post Human Performance Management (HPM) Office. (This office used to be known as the Pay and Benefits Office.) You'll find a list of HPM offices at the end of this booklet.



### **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 (HRID 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 five forms in the kit:

- Employee's Statement
- Employee's Medical Information and Attending Physician's Statement
- Voluntary Authorization
- Employer's Statement
- Rehabilitation Information

You fill out part or all of the **Employee's Statement**, **Employee's Medical Information and Attending Physician's Statement**, and the **Voluntary Authorization** for union representation.

Canada Post completes the **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 Sun Life.

## 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 Human Performance Management (HPM) representative at Canada Post. Human Performance Management (HPM) is the new name for Pay and Benefits.

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:

- Section 12 (*Your declaration and authorization*). This section authorizes the employer and your doctor to provide information to Sun Life. **You should sign this section.**
- Section 13 (*Authorization to exchange medical information*). This section authorizes Sun Life to share your medical information with Canada Post. Signing this section is voluntary. However, if you do sign, you will be giving Sun Life and Canada Post the right to be in touch about your case without your knowledge. **It is neither necessary nor advisable for you to sign this section.**



### **Important:**

- Be sure to highlight how your illness or injury has affected your ability to work and carry on with your normal life (Section 3 — About your illness or injury). For example, your disability might have affected your ability to cook or garden, go on outings with your children, clean the house or use a computer. Before your disability, you might have gone to the movies a lot or coached sports.
- Sun Life may send you other forms, such as a Lifestyle Questionnaire. You need to fill out this form and return it to Sun 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.

## Employee's Medical Information and Attending Physician's Statement

Fill out Part 1 of this form with information about your illness or injury and your medical history. Your doctor will fill out the rest. You or your doctor can return the form directly to Sun Life.

You need to provide specifics about all the doctors you've seen for your injury or illness: their names and addresses, and the dates of your visits. You also need to include similar information about any doctors you visited and hospitals that treated you over the past five years for any other illness or injury.



**Important:** Make sure your doctor:

- Makes a detailed report about why you can't do your job, filling in all the required parts of the form.
- Outlines your disability within the DI plan's definition of total disability. Total disability means you have an illness or injury that prevents you from doing your job.

## 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 DI are often in a sensitive state because of their illness. It helps to have someone in your corner during a vulnerable time.



## 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
- Rest Period Allowance (RPA)
- Isolated Post Allowance (IPA)

It does **not** include:

- Boot allowance
- Shift premiums
- Householder payments
- Overtime



**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 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.

## Cost of living

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



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

<b>Sick leave (paid or unpaid)</b>	→ No accumulation of sick leave credits while on disability.
<b>Annual leave (paid or unpaid)</b>	→ No accumulation of annual leave credits 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>Basic Life Insurance Plan</b>	→ Coverage continues. You must pay your share of the premiums when you return to work.
<b>Dental Plan</b>	→ Coverage continues. You must pay your share of the premiums when you return to work.
<b>Extended Health Care Plan</b>	→ Coverage continues. You must pay your share of the premiums when you return to work.
<b>Vision/Hearing Plan</b>	→ Coverage continues. The employer pays the full share of the premiums.
<b>Provincial and territorial health care plans (where premiums are payable)</b>	→ Coverage continues. The employer pays the premiums on your behalf, and you must re-pay your share when you return to work.
<b>Canada Post Registered Pension Plan (CPRPP)</b>	→ The first three months on DI (sick leave without pay) will be counted as pensionable service. You may choose whether to have the remainder of your time on DI counted as pensionable service, but you must tell Human Performance Management, formerly called Pay and Benefits, what you want to do. You should also contact HPM about your options for payment of your contributions.

## CUPW life insurance

The union offers CUPW life insurance through Coughlin Insurance. This plan is different from the life insurance you have through the CUPW-Canada Post collective agreement.

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.

Basic life insurance coverage continues when you are off work as long you are a union member in good standing. You maintain your “good standing” by paying your union dues. If you are on DI, you can ask your union local to allow you to pay your dues at a later date. If you are facing serious financial hardship, you might be able to get your dues waived (i.e., be excused from paying your dues). For more information, see *Do I have to pay union dues while on DI?* in *Frequently asked questions about DI* in this booklet.

If you purchased extra insurance coverage from the union plan and are off work on disability for more than six months, you can apply to Coughlin Insurance to have your life insurance premiums waived. (To get in touch with Coughlin, see the contact information list at the end of this booklet.)

If Coughlin accepts your application for waiver of premiums, the life insurance coverage for you and your family will continue without payment of premiums as long as you are disabled, until you turn 65.



**Important:** Request the premium waiver promptly. The insurance company will not accept requests made more than 12 months after the date you became disabled.



### **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.



**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 pay-back period. (See Clause 35.06 of the collective agreement — 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). 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. You will need to take this package to your doctor to be filled out. This information will then be sent to Health Canada, which decides whether or not you qualify for a medical retirement.



## Important:

- The total benefits received from these pension plans cannot exceed the amount you are receiving from DI.
- Sun Life will top up your pension payments so that your total income adds up to the amount you were getting on DI.



**Example:** Your DI 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 DI ( $\$500 + \$850 + \$650 = \$2,000$ ).

DI benefits continue as long as you qualify medically. You cannot receive DI 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, as are a small number of temporary employees who are entitled to the Disability Insurance benefit under clause 44.35 (Acquired Rights Regarding Entitlements) of the collective agreement.



#### **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. Spouses and other family members are not covered.

### Not covered

Retirees are not covered.

Temporary employees are not covered, except for those working in Group 3 (maintenance) positions, and the small number of temporary employees who are entitled to the Disability Insurance benefit under clause 44.35. When temporary employees become regular (permanent) employees, they are covered by the plan.

Rural and Suburban Mail Carriers (RSMCs) 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

- when you retire (unless you are receiving DI at the time)
- when you reach age 64 and 9 months. (Note, though, that you can receive DI 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 DI payments as long as he or she qualifies medically.



## Does coverage continue when I am on other leaves?

<p><b>Other leaves of absence without pay (Care and Nurturing Leave, Education Leave, Personal Leave, Relocation Leave, or leave for other reasons)</b></p>	<p>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.</p>
<p><b>Maternity, Parental and Adoption Leave</b></p>	<p>DI coverage continues. Canada Post pays its share of the premiums. You pay your share when you return to work.</p>



**Note:** If you become seriously ill while on maternity, parental or adoption leave, you might want to consider taking sick leave or collecting DI benefits. See the CUPW booklet, *Parental Rights*, pp. 7.2 – 7.3 for more information. You can download the booklet from [www.cupw-sttp.org](http://www.cupw-sttp.org)



**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 the Canada Post Human Performance Management (HPM) office (formerly the Pay and Benefits Office) are informed.



## How much are premiums?

Canada Post pays 50% of the monthly premium cost for DI and the employee pays the other 50%. The plan costs \$2.09 per month for every \$1,000 of salary.

 **Example:** As of March 1, 2005, the average full-time PO-4 earned \$43,000 annually.

Total monthly Disability Insurance premium cost (employer plus employee share):  $\$2.09 \times 43 = \mathbf{\$89.87}$

Employee's share:  $\$89.87 \div 2 = \mathbf{\$44.94}$  per month.

On April 1, 2005, Disability Insurance premiums increased by 8%.  
On October 1, 2005, they will increase by another 8%.

**April 2005:**  $\$2.09 \times 108\% = \$2.26$  (employee's share: \$1.13 per month for every \$1,000 of annual income)

**October 2005:**  $\$2.26 \times 108\% = \$2.44$  (employee's share: \$1.22 per month for every \$1,000 of annual income)

By February 2006, the average postal worker will earn \$45,500 a year and will pay \$55.51 a month in Disability Insurance premiums.

 **Note:** You do not pay DI 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
- The day your sick leave credits are all used up
- 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 DI.)



### What if my sick leave doesn't cover the minimum 13-week waiting period?

You have some other options:

- Talk to your steward about the pros and cons of borrowing sick leave.
- You can apply for Employment Insurance (EI). Apply for EI sick benefits right away. You will need to get an EI sick leave package from your local or regional Employment

Insurance office with forms for you and your doctor to fill out. You'll also need to get a Record of Employment from Canada Post. This is available from the Canada Post Human Performance Management (HPM) Office, formerly called the Pay and Benefits Office. In the event that your DI is approved and covers the period of time when you received EI benefits, you will have to repay EI.



## Should I apply for DI and Workers' Compensation Board (WCB) Benefits?

If you are applying for Workers' Compensation because your injury or illness is job-related, you should still apply for DI. This will reduce delays in case your Workers' Compensation claim is turned down or your claim is overturned on a CPC appeal. If your Workers' Compensation claim goes through, you will no longer receive DI benefits. Under the collective agreement, you get 100% of your wages while off on a WCB-approved leave (Injury-on-Duty Leave).



## 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.

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



## Can I have tax deducted from my DI benefit cheques?

While on benefits, you can ask Sun Life to deduct income tax automatically from each cheque. This is known as "deduction at source". You will have to send a completed TD-1 form to Sun Life. This form is available from the Canada Revenue Agency.

If you live in Quebec, provincial income tax is automatically deducted at source.



**Tip:** Deduction at source is a good idea. It means you won't be hit with a big sum of money to pay back when tax time rolls around. If you choose not to have income tax automatically deducted from your benefit cheques, make sure to plan to save enough money to cover the taxes you will owe.



**Note:** Pension contributions are also tax deductible, regardless of whether you keep up your pension contributions while you are on DI, or pay them when you return to work. To continue paying into your pension while you are on DI, contact Pension Administration at CPC.



## What if my DI claim is turned down?

You will get a written decision from Sun 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.

Sun Life will routinely start an appeal process for your claim. The appeal process is outlined in Appendix N of the collective agreement (Disability Insurance Plan Appeal Process):

- Step 1** Your claim is sent to a Sun 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 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 team leader denies your appeal, your claim goes up another level to a Sun 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.



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

Sun Life must inform you in writing before cutting you off benefits. If Sun 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.

Options:

- Apply to borrow sick leave or apply for the EI sick leave benefit. (See *What if my sick leave doesn't cover the minimum 13-week waiting period?* on page 13.)

- 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 collective agreement, there are regular meetings about disability cases. These meetings are held between a representative of Sun 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 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.

## **MIGS (Member In Good Standing)**

Someone who has signed a CUPW membership card and whose union dues are up to date. Members can lose their MIGS status if they are three months or more behind in dues payments or if they are suspended from the union for violating its constitution.

## **regular employee**

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

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

CUPW has two collective agreements with Canada Post. One contract covers one group of workers, the 6,000 Rural and Suburban Mail Carriers (RSMCs). The other contract, for urban postal operations, covers the 48,000 people who work as letter carriers, postal clerks, dispatchers, mail service couriers, mail handlers, technicians and mechanics.



## **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)**

CUPW has two collective agreements with Canada Post. The contract for urban postal operations covers the 48,000 people who work as letter carriers, postal clerks, despatchers, mail service couriers, mail handlers, technicians and mechanics. The union’s other contract with CPC covers one group of workers, the 6,000 Rural and Suburban Mail Carriers (RSMCs).

## **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


### 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



## Canada Post

To get a Claim Kit, contact Human Performance Management (HPM), formerly known as Pay and Benefits.

You can get forms and information about your Canada Post pay and benefits coverage from HPM. HPM offices are staffed by members of the Union of Postal Communication Employees (UPCE), a sister union in the post office. Some larger workplaces have HPM offices on-site.

Atlantic	(902) 494-4051
Quebec	(514) 345-7538
Rideau	(613) 734-1585
Head Office	(613) 734-8169
Toronto	(905) 214-9503
Huron	(519) 457-5318
Winnipeg	(204) 987-5536; (204) 987-5476
Calgary	(403) 974-2197; (403) 974-2034
Edmonton	(780) 944-3429; (780) 944-3219
Pacific	(604) 662-1542

Always have your Canada Post employee number (HRID 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.
- The CPC employee site won't work if you have a Macintosh computer.



## Sun Life

### Mailing addresses

<b>Halifax:</b>	1100-1809 Barrington St. Halifax, NS B3J 3K8
<b>Montreal:</b>	P.O. Box 11037, Stn CV Montreal, QC H3C 4W8
<b>Toronto:</b>	P.O. Box 950, Stn A Toronto, ON M5W 1G5
<b>Edmonton:</b>	P.O. Box 2733, Stn Main Edmonton, AB T5J 5C9

## Coughlin & Associates Ltd.

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

### Phone numbers

(888) 304-2894  
In the Ottawa-Gatineau area: 231-4433

### Internet address

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







# Canadian Union of Postal Workers

**National Office • 377 Bank Street, Ottawa, ON K2P 1Y3 • [www.cupw-sttp.org](http://www.cupw-sttp.org)**