

Sickness and Accident Insurance-During Retool Lay-off

(Weekly Short term disability benefits)

A brief Overview of what you need to know

Eligibility

- You are eligible for S&A benefits while on lay-off as long as you maintain a SUB Credit and Group Life and Disability Insurance.
While on lay-off, you use 1 SUB Credit for each week you are on an S&A claim.
Note: If on an S&A claim, *after the re tool lay-off has started*, you will be required to STOP your EI/ SUB payments. Once your claim is over you will be required to clear thorough the Company Medical Dept and clear for any possible available work, then RESTART EI/SUB payments.
- To be *eligible* for Sickness and Accident benefits you must be wholly and continuously disabled by accidental bodily injury or sickness, unable to perform all duties of your occupation, be under Doctor's care, and provide Canada Life Assurance with satisfactory proof of disability, while insured for Short Term Disability Benefits.
- You must physically seek medical attention within **5 calendar** days from the first day of your accident or illness to be eligible for benefits from the commencement of your disability.
(If you cannot see your family doctor, go to a walk-in clinic or a hospital)

Application for Sickness and Accident Benefits

- Applications for Accident and Sickness Insurance are available in Labour Relations, Company First-Aid departments, and the Unifor Benefit Office and on our Local website under Forms.
- All Sickness and Accident claims are payable **only** through direct deposit, the Ford Motor Company does **not** share your banking information with Canada Life Assurance Company, therefore all initial applications for Sickness and Accident benefits should have either a VOID cheque attached, or your banking information completed on the application.
- All Accident and Sickness Claims must be **completed in full** by you and your Doctor and submitted to the Company First-Aid department within **60 days** of commencement of your disability to be eligible for any payable benefits.

Payments

- Provided the required medical information appears on the Sickness and Accident application to adjudicate your claim, you can expect your claim to be processed by Canada Life Assurance Company within 14 to 16 days from when it is received by the Company First-Aid department or Canada Life OEVC Contact.
- There is a waiting period of **7** calendar days for illnesses and injury related claims before any short-term disability benefits become payable.
- Accident and Sickness benefits are payable from the first day for non-occupational accidents, hospital admissions (min. 18 hours and room charge) and the day of surgical procedures.

- A **Chiropractor** may provide medical information to substantiate your disability for a **maximum of 4 weeks** from the commencement of your claim for Accident and Sickness benefits, if your disability extends one day past 4 weeks you are required to see a physician (i.e. Doctor, M.D) to continue coverage.
- Accident & Sickness benefits (Short term disability benefits) are payable for a maximum of 51 weeks from the start of your claim.

Active treatment and continuing coverage.

- It is imperative that you actively seek treatment for your accident, injury or illness to be eligible or continue benefits. (a few examples of how you may be actively seeking treatment are: regular doctor's visits, diagnostic tests, prescription medication, counseling, therapy and/or specialist appointments)
- While on claim Canada Life Assurance may notify you, they require more detailed medical information to process or continue your claim for benefits. It is important to provide all the medical information they require in a timely manner, as failing to do so will either delay or cease any future payable benefits while you are unable to work.

Returning to Work Availability

- If after applying and receiving S&A Benefits during retool lay-off, your doctor indicates you are able to return to work, you are required to **call the medical department at (905) 845-2511 ext#3341** to arrange an appointment ***prior to your return to available work*** date and bring a doctor's statement indicating you are able to return to your regular work duties. This will allow the company to code you properly during the lay-off period and receive SUB benefits.

Should your leave extend past one month?

Optional Life insurance Plan

Please be advised that your Ford pay, or SUB payments will stop while on Accident and Sickness Benefits / WSIB or Personal Leave. As a result, you will not be able to pay for your Optional Life Insurance through payroll deductions. You may terminate your coverage, or you may continue your Optional Life Insurance coverage through personal payments.

The Company will send a Pre-Authorized Debit (PAD) agreement to continue premiums payments. If you wish to continue coverage, it is important to complete in a timely manner. If you do not receive a (PAD) agreement, contact the Company Benefit Reps.