

## **What Are The Weekly Accident and Sickness Benefits?**

If you become disabled as a result of a non-occupational accident or sickness and cannot perform your job, you are entitled up to \$250 a week for a maximum of 13 weeks or \$50 a day for partial weeks of disability for up to 65 working days. The Weekly Accident and Sickness Benefits begin after you have used up all the paid sick leave (including any extensions of paid sick leave granted by your employer) to which you are entitled.

There is a seven (7) day waiting period for this benefit, unless you are hospitalized. In other words, once you have used up your paid sick leave (including any extensions of paid sick leave granted by your employer), your Weekly Accident and Sickness Benefits will begin no sooner than your 8th consecutive day of disability or the day you become hospitalized, whichever is earlier.

You must see a physician during the first week of your disability to be eligible for Weekly Accident and Sickness Benefits. If you see a physician at a later date, your benefits will begin as of the later date.

**NOTE: Weekly accident and sickness benefits are taxable income.**

## **What Are The Eligibility Requirements?**

You must meet the following requirements before benefits become payable:

- You are unable to perform the duties of your job;  
**and**
- You are under the care of a licensed physician or licensed podiatrist  
**and**
- You are not receiving Workers' Compensation.\*

*\*If you have made a claim to the Workers' Compensation Board which claim has been controverted by your employer, the Fund will pay Weekly Accident and Sickness Benefits. However, if the Workers' Compensation Board's decision is in your favor, you must repay the Fund for the period covered by Workers' Compensation during which you received this benefit.*

You do not have to be confined to your home or a hospital to be eligible.

## **What Serves As Proof Of Disability?**

You must submit proof of your disability on a form approved of by the Fund no later than 90 calendar days after the onset of your disability. The Fund can require you to undergo a medical examination at the Fund's expense.

If an examination is requested and you refuse or do not show for the appointment, benefits will stop or your application will not be processed. If you later attend the examination and are found to be disabled, benefits will resume. Benefits will not be paid for the period between the time they stopped and the examination was had. However, that period of time will count in the 13-week maximum period of payment.

### **What Are Successive Periods Of Disability?**

If you recover from a disability and again become disabled from the same or a related accident or illness, after less than 2 weeks of active full-time work, both disabilities will be considered as one period of disability. You will be entitled to an aggregate maximum of 13 weeks of payment. However, if your second disability is the result of a totally unrelated accident or illness and you have returned to full-time work for at least one full day, you will be entitled to a new 13-week payment maximum.

### **What Is Not Covered?**

No benefits are payable for:

- Disabilities covered by Workers' Compensation;
- Periods when you were not in covered employment;
- Periods when you are not under the care of a licensed physician;
- Disabilities resulting from war or acts of war;
- Disabilities resulting from intentional, self-inflicted injuries;
- or**
- Disabilities which do not exceed the 7-day waiting period, when you are not hospital confined.

### **How Do You File A Claim?**

To file a claim, follow these steps:

- Request a Weekly Accident and Sickness Benefits Claim Form from the Fund Office.
- Complete and sign only your portion of the form.
- Your doctor must complete and sign his or her portion of the form.