



**HEB** Manitoba

HEALTHCARE EMPLOYEE BENEFIT PLANS

*A Secure Tomorrow Together*

# **Disability & Rehabilitation Plan Overview**

Effective January 1, 2019

# Exciting changes effective January 1, 2019

- Part-time employees will no longer have to work a minimum of 15 hours per week to be eligible to enrol in the Disability & Rehabilitation (D&R) Plan
- Participation in the D&R Plan is mandatory for all eligible employees

# What is the D&R Plan?

- The D&R Plan is a long term-disability Plan designed to replace a portion of your income if you are unable to work because you are Totally Disabled (as defined by the Plan)
  - Coverage includes incidents at home, work, or vacation (exclusions may apply)
- There is a 119-day waiting period
- During the waiting period, you can receive sick pay, other banked paid time, or Employment Insurance sickness benefits

# Who is eligible for D&R coverage?

- Effective January 1, 2019, all full-time and part-time employees (whether permanent or temporary/term) will be eligible for D&R coverage
- Employee must be in employee group that participates in D&R Plan

# Who is not eligible for coverage?

- Casual Employees
- Employees age 64 and 8 months or older
- Employees who previously opted out the D&R Plan
- Employees who were previously denied coverage due to Evidence of Insurability, or who have not completed the required Evidence of Insurability
- Employees part of an employee group that does not participate in the D&R Plan

# Enrolment

- If you were previously not covered by the D&R Plan because you work less than 15 hours per week, and
- If you are eligible for coverage starting January 1, 2019, **you must enrol in the D&R Plan**
- You will receive an enrolment form from HEB Manitoba or your employer

# Enrolment Deadline

- Once you receive your enrolment form, it is **very important** that you complete, sign and return the form by the indicated deadline
- D&R coverage can start on January 1, 2019

# When will your D&R coverage start?

- Your coverage will start on January 1, 2019 if you:
  - Sign and return your enrolment form by the deadline, and
  - Are actively working on January 1, 2019, or
  - Are away from work on January 1, 2019 due to a scheduled day off or paid vacation



# What if you are not at work on January 1, 2019?

- If you are not actively working on January 1, 2019, or are away from work on January 1, 2019, for a reason other than a scheduled day off or paid vacation:
  - You are not eligible to enrol in the D&R Plan until you return to work to active service (full duties and normal level of hours)
  - Please contact your employer to arrange your enrolment when you return to work

# What is Actively Working?

- **Actively Working** = at work performing the Material and Substantial Duties of your Regular Occupation at the normal level of hours

# What is not Actively Working?

- You are not actively working if you are on a:
  - Paid or unpaid leave of absence
  - Unpaid vacation
  - Sick leave of absence
  - Return to work program or modified duties program
  - WCB or MPI claim or return to work program
- You will be eligible to enrol in the D&R Plan when you return to full duties and normal level of hours
  - Contact your employer to enrol when you return to work

# What if your enrolment form is late?

- If your enrolment form is received late, you will be required to complete Evidence of Insurability
  - This means you will be required to provide evidence of your good health, as adjudicated by a third party
  - If you are denied coverage, you will not be eligible for D&R coverage while employed with your employer

# REMEMBER

- As soon as you receive your enrolment form, complete, sign, and return it **by the deadline indicated**

# How do I get more information?

- Visit [hebmanitoba.ca](http://hebmanitoba.ca): Click on the Disability & Rehabilitation Plan Part-time Employee Enrolment section
  - Read the *Understanding Your Disability & Rehabilitation Benefits* brochure
- Email us: [DRinfo@hebmanitoba.ca](mailto:DRinfo@hebmanitoba.ca)
- Call us: (204) 942-6591 or toll-free 1-888-842-4233 (outside Winnipeg)