



▲ This guide provides important information about completing your Disability & Rehabilitation (D&R) Benefits application, and what will happen once you submit it. Please keep it as a reference.



# Guide to Completing the Claim Application

The information provided in this guide is intended to be general. In the event of any discrepancy or conflict between this guide and the *Disability and Rehabilitation Plan Text* (D&R Plan Text), the D&R Plan Text language applies. The D&R Plan Text is the final authority concerning or related to the administration and/or interpretation of the D&R Plan.

## Applying For D&R Benefits

**Submit your application as soon as possible to avoid delays in assessing your claim.**

The D&R application consists of three parts:

1. *Member Statement*
2. *Physician Statement*, and
3. *Employer Statement*

All claim application documents constitute Proof of Claim as described in the D&R Plan Text.

If HEB Manitoba determines that you are eligible to apply for D&R Benefits, we will send the *Member Statement*, *Physician Statement* and other forms to you for completion. The *Employer Statement* is sent to your Employer to complete.

▲ The D&R application process is quite detailed, and it may take considerable time to complete necessary documentation. Therefore, it is important that you begin the application process as soon as possible to avoid delays and ensure that any D&R Benefits you may be eligible to receive start as soon as reasonably possible under the D&R Plan.



To make a D&R claim, all application forms must be completed and submitted to HEB Manitoba within 180 days from the Date of Disability (Within 60 days after the end of the Elimination Period – see more about the Elimination Period below).

Once all the completed application forms are submitted, HEB Manitoba will assess your claim.

## Recurrence of Illness or Injury

### ▲ If after a period of Total Disability my condition improved and the illness returned do I need to reapply for D&R Benefits?

*Yes. Provided you are still covered by the D&R Plan and D&R premium has been paid, you must **reapply** if you want to be considered for D&R Benefits.*

If after the termination of a period of Total Disability:

- **You were unable to work again within six months**, it is considered a continuation of the first period of disability (a recurrent claim). If your claim is approved as a recurrent claim, your D&R Benefits will be effective the date of your Recurrent period of Total Disability. Your benefit amount will be calculated based on your Monthly Earnings as of your last day worked before your first period of Total Disability.
- **You were unable to work again more than six months after your initial period of Total Disability**, it is considered a new claim.

### Applying for D&R Benefits While Receiving MPI or WCB Benefits

If you have applied for MPI or WCB benefits, it is important that you also apply for D&R Benefits.

You must submit your complete application within 180 days from the Date of Disability (within 60 days after the end of the Elimination Period).

Although your D&R Benefit amount will be offset by any amounts you receive from MPI or WCB, if your D&R application is approved:

- You may be eligible for premium-free coverage for the HEB Manitoba Benefit Plans that you were covered under as of your last day worked. This may include Life Insurance, Healthcare, Dental, and D&R.
- You will continue to accrue (build) credited service as if you were still at work if you contributed to the HEB Manitoba Pension Plan as of your last day worked.
- You may be eligible to receive a monthly D&R Benefit if your MPI or WCB benefit terminates. (If you wait until your MPI or WCB benefits terminate before applying for D&R Benefits, you could be faced with a period when you are without any benefits, or your D&R claim could be denied if it is a late submission.)

For more information, see *Premium-Free Benefits Coverage and Pension Accrual While Receiving D&R Benefits* later in this guide.



## Late Submission

**Under the terms of the D&R Plan, a late application will be denied unless there is a written explanation satisfactory to HEB Manitoba as to why the application could not be submitted within 60 days after the end of the Elimination Period (within 180 days from the Date of Disability).**

If it is not possible for you to submit your application within 60 days after the end of the Elimination Period, you should still submit your application and supporting documents; however, you must also provide a letter explaining why your application is late.

## How to Avoid Delays in the D&R Claim Application Process

- Apply early!
- Ensure that you complete the forms in full and sign and date each form.
- Include a copy of one of the following documents to prove your age: birth certificate, baptismal certificate, Canadian passport, or Certificate of Canadian Citizenship.
- Include any additional information that establishes your eligibility for D&R Benefits with your application.
- You do not need to wait for your Physician to complete the *Physician Statement* before submitting your portion of the D&R application. It is your responsibility to ensure your Physician submits the *Physician Statement* on time.
- Have your Physician submit copies of all clinical notes, consult reports and test results related to the medical condition for which you are claiming benefits.
- Complete the *Direct Deposit Request* form included with your *Member Statement*. Make sure to provide the financial institution number, branch transit number and account number. If you have a bank account on file with us, ensure that you provide the same account information.

## D&R Premiums Must Be Paid to the Date You Are Eligible to Receive Benefits

*It is mandatory that you maintain your D&R coverage up to the date you are eligible to receive D&R Benefits (throughout the 119-day Elimination Period and beyond if a decision has not yet been made). This also applies if you are applying for, or have been accepted for, Workers Compensation Board (WCB) or Manitoba Public Insurance (MPI) benefits.*

If you do not have enough banked paid time to cover the entire 119-day Elimination Period, you must pay D&R premiums to maintain your coverage for the period not covered. We will contact you to arrange premium payments to maintain your D&R coverage.

**If a decision about your claim has not been made before the end of the 119-day Elimination Period, you must continue to pay your D&R premiums to maintain coverage. If you pay your D&R premiums beyond the 119-day Elimination Period and the claim is accepted retroactively, we will refund any premium overpayment.**

**If you are on an approved sick leave of absence and receiving benefits from the Workers Compensation Board or Manitoba Public Insurance, you must continue to pay your premiums to continue D&R coverage as the leave will be considered a sick leave.**

**If you are participating in an employer-paid Return to Work Program during the Elimination Period, premiums must be paid to HEB Manitoba while you participate in the Return to Work Program/Work Trial. The premiums are calculated based on your Monthly Earnings as of your last day worked.**

**If D&R premiums are not paid, your D&R coverage will terminate, and you will not be entitled to D&R Benefits.**

## Understanding the Elimination Period

The 119 calendar days after you become Totally Disabled are known as the Elimination Period.

Provided your claim is approved, you are eligible to receive D&R Benefits after the Elimination Period is satisfied.

During the Elimination Period, you may be eligible for sick pay, banked paid time or vacation pay from your Employer, or Employment Insurance Sickness Benefits.

**If you have maintained your coverage during an approved leave, layoff or work stoppage, and become Totally Disabled during this time**, the first day of your Elimination Period will be your Date of Disability.

For more information about Total Disability, please see the *Understanding Your Disability & Rehabilitation Benefits* brochure.

## The D&R Claim Application

**It is your responsibility to ensure that all three parts of the D&R Claim Application are completed and received by HEB Manitoba by the application deadline.**

### 1. Member Statement

The *Member Statement* includes questions about your demographic information, your job, your disability and/or medical conditions, and any income and/or benefits you may be eligible to receive. This information helps HEB Manitoba to assess your claim.

Please complete **all** questions in the *Member Statement* and then review, sign, and date the form.

▲ **Some of the questions on the *Member Statement* do not seem to apply to my situation; do I still need to complete them?**

*Yes, the information requested on the Member Statement is needed to assess your claim. Please complete all questions fully and to the best of your ability.*

## Other Required Documents

### Authorizations

HEB Manitoba needs your authorization to collect the information necessary to assess and manage your claim for D&R Benefits.

When you sign the authorization forms included with your application, HEB Manitoba can request the necessary information from your Physician, your Employer, and other relevant sources.

### Banking Information

We need your banking information to set up direct deposit if your claim is approved.

If your claim is approved, D&R Benefits are paid by direct deposit through your financial institution into an account **that must be in your name**. To identify the account and to confirm that it is your personal account, you must provide one of the following:

- A completed *Direct Deposit Request* form. You can complete the one we have provided or download a direct deposit form from your financial institution's website. The document must include the financial institution number, branch transit number and account number.

OR

- A void personal cheque. To void a cheque, simply draw a line across one of your cheques and print the word "void" on it. Your name must be on the cheque, or you must provide documentation from your financial institution, on their letterhead, confirming that the account is in your name.

If you have a bank account on file with us, ensure that you provide the same account information.

### Proof of Age

To confirm your age, provide a photocopy of one of the following documents:

- Birth certificate,
- Baptismal certificate,
- Canadian passport, or
- Certificate of Canadian citizenship.

## 2. Physician Statement

The *Physician Statement* may be completed by a:

- Licensed medical Physician (General Practitioner or Specialist),
- Clinical Psychologist with a doctoral degree in psychology whose primary professional activity is treating patients,
- Registered Nurse Extended Practice RN(EP), or
- Nurse Practitioner RN(NP).

*The professional who completes the Physician Statement must be providing care and treatment for your claimed medical condition, must be legally qualified and lawfully entitled to practice according to the laws of Manitoba, and cannot be related to you by blood or marriage.*

### Your Responsibilities Related to the Physician Statement

- Review and sign *Section 1: Patient Authorization* on page 1 of the *Physician Statement*. This will allow your Physician to provide the necessary medical information to HEB Manitoba.
- Ensure that your Physician submits the completed form before the application deadline.

**If your Physician charges to complete the *Physician Statement*, you are responsible for paying the fee.**

You are responsible for providing medical evidence to prove that you are eligible to receive D&R Benefits. If the forms are not fully completed, your claim assessment will be delayed, and your eligibility for Benefits may be affected.

## 3. Employer Statement

Your Employer will complete this form to provide information about your last day worked, the physical and psychological demands of your job, and other information needed to assess your claim.

HEB Manitoba will send the *Employer Statement* directly to your Employer for completion.

Your Employer will provide a copy of your job description, and HEB Manitoba will follow up with your Employer regarding the *Employer Statement* and job description. However, **you are responsible for ensuring the *Employer Statement* is received by HEB Manitoba.**

### ▲ Can my chiropractor complete the *Physician Statement*?

*No. While we recognize that your chiropractor plays an integral role in your healthcare and that your doctor and chiropractor can work collaboratively to provide for your care, we require medical information that addresses your overall medical health. Therefore, only one of the professionals listed above may complete the Physician Statement.*

▲ **Do you share personal health information with my employer?**

*No. We do not provide employers with members' personal health information. The only exception to this may be when you participate in a Return to Work or Approved Rehabilitation Program pursuant to the D&R Plan. In this case, we will only release your personal health information to your employer if we have your signed consent on a specific form or if required by law for safety reasons.*

## The Assessment of Your Claim

**The sooner your completed claim application is received, the sooner HEB Manitoba can assess your eligibility for D&R Benefits.**

Once your D&R application is received by HEB Manitoba and reviewed to ensure that all original documentation has been returned and completed, your claim will be assigned to a Claims Specialist.

The Claims Specialist will review your application and thoroughly assess your claim to determine if you are eligible to receive D&R Benefits based on the terms of the D&R Plan Text.

During the assessment and management of your claim, HEB Manitoba may request additional information from your Physician(s). We will also let you know if it is necessary to arrange for a medical examination by an independent Physician or have your file reviewed by our independent Medical Review Committee.

Once the assessment of your claim is complete, we will notify you in writing of the status of your claim.

If additional information is required, relevant forms may be sent to you for completion. Once received, fill them in and promptly return them to HEB Manitoba.

## Premium-Free Benefits Coverage and Pension Accrual While Receiving D&R Benefits

If your application for D&R Benefits is approved, you may receive premium-free coverage for the HEB Manitoba Benefit Plans that you were covered under as of your last day worked. This may include Life Insurance, Healthcare, Dental, and D&R.

If you contributed to the HEB Manitoba Pension Plan as of your last day worked, you will continue to accrue (build) credited service as if you were still at work. This pension accrual is provided at no cost to you or your employer while you are receiving D&R Benefits. (Pension accrual does not apply to you if you are already receiving your HEB Manitoba pension.)

*Pension contributions must be deducted from earnings that you receive from your Employer during your sick leave.*

## If There is a Change in Your Situation

**Throughout the application and claim stages, you must notify the D&R department immediately if there is a change in your situation that would affect your claim.**

Changes that could affect your claim may include, but are not limited to:

- Your medical condition improves, even though you have not yet returned to work.
- Your medical condition or treatment plan changes (for example, a surgery or test is scheduled).
- You have changed your primary Physician or have been referred to a specialist.
- You are planning to return to work, have returned to work, begin a Return to Work Program, start working at another job, or become self-employed.
- You apply for or receive any other benefits, earnings or payments, including termination payments, from any other source.
- Your address or telephone number changes. Notify us in writing before the change.

- You change your name.
- You change your bank account/banking information.
- You are planning a vacation or planning to leave the country/province. While receiving D&R Benefits all vacations must be pre-approved by the D&R department.

You must provide us with all relevant information on a timely basis. Providing false information or purposefully failing to disclose all relevant information will result in the termination of your D&R Benefits and/or the recovery of D&R Benefits paid to you.

## Maintaining Your Licence While Receiving D&R Benefits

If you are a nurse, occupational therapist, physiotherapist, or other professional who requires a professional licence to practice, you must maintain your licence while receiving D&R Benefits and throughout the period of Total Disability.

Maintaining your professional licence avoids delays with your vocational rehabilitation and Return to Work Program. Delays may result in suspension or termination of your D&R Benefits.

## D&R Application Checklist

All completed D&R claim application forms (*Member Statement, Physician Statement, Employer Statement* and other forms) must be submitted before HEB Manitoba will assess the eligibility of your claim. It is your responsibility to ensure that all forms are completed and received by HEB Manitoba by the application deadline.

**Before you send your application, please ensure that you have fully completed, signed, and included all required forms and supporting documents:**

- Member Statement*
- HEB Manitoba Authorization*
- D&R Claim Consent and Authorization*
- Direct Deposit Request form OR*
- Void cheque
- Proof of Age (a copy of one of the following: birth certificate, baptismal certificate, Canadian passport, or certificate of Canadian citizenship)
- Physician Statement* (or ensure your Physician submits this form)
- A letter explaining why your application is late if you are submitting it after the deadline
- Other Authorization forms as required (WCB, MPI, Union)

## If You Have Questions

### About Your Application

If you require confirmation about the status of your application or want to know if we have received all of your forms, contact your D&R Case Worker.

### About Your Claim

Once we receive all three parts of the application, you will be notified in writing and we will transfer your claim to a D&R Claims Specialist. Contact your D&R Claims Specialist with any claim questions. Please be ready to quote your claim number.



# More Information

If you have questions or need help completing your application, please contact your D&R Case Worker at 204-942-6591 or toll-free at 1-888-842-4233 (outside Winnipeg).

If you wish to meet with a D&R staff member, please call in advance to arrange a convenient meeting time.

## [hebmanitoba.ca](http://hebmanitoba.ca)

Visit [hebmanitoba.ca](http://hebmanitoba.ca) for information about your benefits and to access the member portal.

### Member Portal

Log in to the member portal at [hebmanitoba.ca](http://hebmanitoba.ca). You can use the tools on the member portal to:

- See coverage and premium details for your HEB Manitoba benefits
- Update your personal information
- Report life events to keep your coverage up to date
- View your Annual Statements and other HEB Manitoba documents
- Communicate with us on a secure platform
- And more...

### Email

[DRinfo@hebmanitoba.ca](mailto:DRinfo@hebmanitoba.ca)

*Please do not include personal information in your email.*

### Fax

204-975-1165

### Mailing Address

HEB Manitoba  
900-200 Graham Avenue  
Winnipeg, Manitoba R3C 4L5

### Accessibility

This publication is available in alternate formats on request. To request an alternate format, please email us at [accessibility@hebmanitoba.ca](mailto:accessibility@hebmanitoba.ca).

### Telephone

Phone: 204-942-6591

Toll-free: 1-888-842-4233

### Privacy

Direct privacy-related questions, comments, or requests to:

HEB Manitoba Privacy & Policy Office

Phone: 204-975-3197

Toll-free: 1-855-975-3197

Email: [privacy@hebmanitoba.ca](mailto:privacy@hebmanitoba.ca)

You can read our Privacy Notice on our website at [hebmanitoba.ca](http://hebmanitoba.ca).