

## March 2022 Bulletin from the H&W Trustees

The Trustees of the PPWC – Employer Trusteed Health & Welfare Plan met on February 23rd and would like to update you on a number of items relating to your group benefit coverage.

### **Relief measure for COVID-19 disability claims**

Given the current COVID-19 situation and the difficulty in obtaining diagnostic testing, Desjardins is supporting plan members with COVID-19 symptoms, but are unable to get tested to confirm diagnosis. For the time being, they will be flexible when assessing short-term disability claims related to COVID-19.

A summary of the updated document requirements when submitting a disability claim is below. Once diagnostic testing becomes more readily available and/or provincial requirements change, they will return to their standard claims procedure.

If you are unable to provide the physician's statement, you must submit the following documents:

- Illness confirmation form
- A positive PCR test result

If you cannot send us a PCR test because you are unable to obtain an appointment at a testing centre:

- Illness confirmation form
- Signed and dated photo of the positive COVID-19 rapid test result

If you are unable to obtain a COVID-19 rapid test:

- Illness confirmation form

The duration of the disability period will be determined based on provincial public health recommendations. Any extension of this period will require additional medical evidence. In all cases, the regular waiting period specified in the contract will apply.

### **Weekly Indemnity Duration/Eligibility**

As a reminder with regards to the duration of weekly indemnity benefits, benefits are payable for as long as you remain disabled to a maximum of 52 weeks of weekly indemnity benefits. If you attain age 65 while receiving weekly indemnity benefits, your benefits will cease when you have received at least 15 weeks of benefits, you are no longer disabled or you retire, whichever comes first. You must be on a weekly indemnity claim before age 65 to be eligible for any weekly indemnity benefits after age 65.

## **Tax T4A Issuance**

If you were disabled in 2021 and received a disability benefit, this income needs to be reported on your taxes. T4A tax receipts will be mailed to you directly by Desjardins Financial. If you do not receive your tax receipts, please contact Desjardins at 604-718-4410 or 1-800-667-6267.

## **Life Insurance Conversion Privileges**

The Plan provides group life insurance benefits to its members. If you leave the Plan and you are age 65 or under you may be eligible to purchase an individual life insurance policy from Desjardins Financial without having to provide evidence of good health or undergo a medical exam, provided you do so within 31 days of the date your group life insurance benefit is terminating. Conversion applications can be obtained through your Mill Administrator.

## **Trustee meeting dates for 2022**

June 20, 2022 and October 19, 2022