

HOW TO FILE A WAGE INDEMNITY CLAIM

The Application for Wage Indemnity Plan Benefits, including the Claimant's Statement, Employer's Statement and Physician's Statement, should be completed as soon as you know you will off work for more than 7 days. Your 7-day elimination period commences from the date of your **first flight missed** or first reserve day missed, if on reserve.

YOUR COMPLETED APPLICATION MUST BE RECEIVED WITHIN 30 DAYS OF YOUR FIRST FLIGHT MISSED OR FIRST RESERVE DAY MISSED, IF ON RESERVE.

EMPLOYER'S STATEMENT

Air Canada will send the Employer's Statement directly to Manion after the expiry of the elimination period.

CLAIMANT'S STATEMENT

Mail/fax/email the completed claimant's statement directly to **MANION**. Do not use crew boxes or leave at the Airport Office.

In case of an accident, be sure to explain the circumstances on a separate sheet. (WCB, Motor Vehicle, Home)

Ensure you sign and date the Authorization at the bottom of the page.

PHYSICIAN'S STATEMENT

You must see a physician (MD) within 14 days of your first flight missed or first reserve flight missed, if on reserve, in order to qualify for benefits commencing on the 8th day of your disability.

Have your treating physician FULLY complete the Physician's Statement. Most claim delays are due to incomplete medical evidence. Please make sure that the physician's name is legible and that the address and telephone number are complete.

Have your physician clearly indicate the diagnosis, complications (if any), treatment, medication, all dates of visits and provide copies of the clinical notes and test results.

If your physician does not know when you can return to work, an approximate date should be given. Indicating "indefinite" will delay your claim.

If you are receiving treatment from any other medical practitioner who is not a licensed physician (MD), you must **ALSO** be under the regular and ongoing care of a licensed physician (MD).

Please sign the Authorization Request. If you do not sign this authorization statement your claim will be returned to you, resulting in a delay.

DO NOT ALTER OR ADD ANY INFORMATION TO THE PHYSICIAN'S STATEMENT.

TO ENSURE CONFIDENTIALITY PLEASE SEND THE PHYSICIAN'S STATEMENT DIRECTLY TO MANION.

THE EMPLOYER DOES NOT REQUIRE A COPY OF THE PHYSICIAN'S STATEMENT.

If your disability arose out of, or in the course of your employment, you **MUST** apply for Workers' Compensation (CNESST in Quebec). However, you must also apply for Weekly Indemnity benefits in the interim. All Weekly Indemnity claims must be submitted within 30 days of your first flight missed or first reserve flight missed, if on reserve, regardless of whether you have also filed a Worker's Compensation claim. Failure to file a Weekly Indemnity claim will jeopardize your entitlement to these benefits in the event that your Workers' Compensation claim is refused or terminated. Weekly Indemnity benefits will be payable only for a maximum of 120 days from the date of disability while a decision is pending from Workers' Compensation. Please contact your Regional Office for more information if you are applying for Workers' Compensation benefits.

When you have returned to work, notify MANION immediately, so that your Weekly Indemnity claim can be finalized.

Your benefits will be deposited directly into your bank account, therefore please submit the Direct Deposit application along with a void cheque when you submit your application.

While you are receiving Weekly Indemnity benefits, supplementary medical forms will be forwarded to you periodically. Upon receipt, have these completed and returned to MANION, as soon as possible so that payments will not be delayed. It is your responsibility to provide proof of disability.

The claimant is responsible for having all forms completed and any charges incurred for completion of same.

You may submit your claim to MANION by sending your documents in:

by mail; Manion
500-21 Four Seasons Place
Toronto, ON M9B 0A5
by FAX; 416-234-0127/1-855-665-7764, or
by email to: acclaims@manionwilkins.com.

IF YOU HAVE ANY QUESTIONS OR PROBLEMS REGARDING YOUR CLAIM, OR CLAIM SUBMISSION, PLEASE DO NOT HESITATE TO CONTACT MANION.

Please note: You must advise MANION before you travel at any time during your Weekly Indemnity claim. Out-of-country travel requires written medical clearance from your physician and approval by MANION.

APPLYING FOR BENEFITS – TIME LIMITS

Your claim will be processed within 5 business days when the claimant's statement, the employer's statement and the physician's statement have all been received. You should therefore follow up with your employer and your physician to ensure the forms are completed in a timely manner and avoid delay of benefits due to late submission.

It is your responsibility to submit proof of disability within:

- 30 days of your first flight missed or first reserve flight missed, if on reserve;
- 30 days of the termination of your disability benefits under the Employment Insurance Act of Canada in order to reinstate your claim under this Wage Indemnity Plan; and
- 30 days of the recurrence of a disability.

If you fail to meet these deadlines, you will not be entitled to receive benefits for any period prior to the date MANION receives all required documentation unless you can show sufficient reason in writing as to why you could not meet the deadline.

In all cases and under all circumstances, for a WIP claim to be approved, all required documents must be submitted to Manion no later than 12 months following the end of the elimination period.