

Benefits Coverage on WCB

Functional Abilities Form (FAF):

When an employee files a claim with the Workers' Compensation Board (WCB), he/she must also provide their manager with a Functional Abilities Form (FAF) completed by their attending physician within 72 hours of the date of disability.

This form will be used to assess the employee's physical and cognitive abilities for accommodation purposes.

Additional forms may need to be completed as the employee's condition improves.

Once an employee goes on WCB, benefit coverage will be expired as follows:

- Life and Accidental Death Insurance & AD&D – 6 months following the start of disability
- Extended Health/ Vision – Maintained for the whole period of disability
- Dental – Maintained for the whole period of disability

Basic Life Insurance & AD&D:

An employee who is already covered for benefits may elect to maintain their Basic Life Insurance & AD&D coverage for the next 6 months.

If the disability extends more than 12 months, the employee must apply for the waiver of premiums in order to be eligible to the \$7000 coverage for Life insurance. Waiver of premium means that if, after maintaining your Basic Life coverage for a period of 1 year through pay direct and you are considered completely disabled from any occupation, your Basic Life Coverage would be maintained while you remain disabled per the contract and your premiums would be waived until the earlier of retirement or the attainment of age 65. **If you wish to apply for this benefit, you can do so when you have reached the maximum Weekly Indemnity Benefit (41 weeks).**

You will be provided with the necessary forms at that time. In order to extend this coverage while on WCB, **the Pay Direct Response Sheet MUST be filled in and sent to Employee Services by fax, email, or mail prior to the benefits expiring.**

Personal cheque(s) must be made payable to Canadian Pacific stating your employee number on the cheque(s). Monthly cheques must be sent no later than the 20th of the month in order for the following month to be covered.

Optional Life Insurance If you also choose to maintain your Optional Life Insurance, you must contact the Employee Services to obtain the current pay direct monthly premium rate required to maintain coverage