



## **Disability Insurance (DI)**

Special measures have been put in place to address the Phoenix-related backlog of DI claims.

Understanding disability insurance: what you need to know

You must wait 13 weeks or use up all banked sick leave days (whichever is longer) before becoming eligible to apply for DI benefits. You may apply for Employment Insurance (EI) if you do not have sufficient banked sick leave days to cover the 13-week waiting period. If this applies to you, please refer to the one pager "Accessing EI Benefits for the purpose of Sickness".

Note: the waiting period for seasonal employees may be different; more information is available on the websites listed below.

Starting Your DI
Claim

If you become disabled and your disability is expected to last long enough for you to qualify for DI Plan benefits, notify your manager immediately, who will work with you and the departmental HR Unit. For claim forms (Employee, Employer and Attending Physician Statements) and application instructions, visit the links below or contact the Public Service Pay Centre.

- https://www.canada.ca/en/treasury-board-secretariat/topics/benefit-plans/disability-insuranceplan.html
- <a href="https://www.canada.ca/en/treasury-board-secretariat/topics/benefit-plans/management-insurance-plan.html">https://www.canada.ca/en/treasury-board-secretariat/topics/benefit-plans/management-insurance-plan.html</a>

Your manager will contact your departmental HR unit to determine the **best approach in your case**, for recommendation to your deputy head, taking into consideration the following option:

 sick leave may be advanced for up to 25 days, in accordance with your collective agreement. This could, however, impact your waiting period and would put you in a negative sick leave balance upon your return to work.

Waiting for a DI Adjudication Decision?

Be aware that special arrangements have been put in place with Sun Life and Industrial Alliance to fast-track your claim. If you are awaiting DI adjudication and the following circumstances apply, immediately inform your manager:

- 1. you are experiencing financial hardship;
- 2. your Employer Statement is delayed;
- 3. you have completed the 13-week waiting period or you have used up all banked sick leave (whichever is longer);
- 4. you are not already receiving EI benefits.

Your manager will then contact your departmental HR unit to determine the best approach in your case, for recommendation to your deputy head, taking into consideration the following options:

- priority pay may be paid, provided you meet the basic eligibility criteria (i.e. status and tenure of employment, service and waiting period requirements) and have applied for disability insurance; The Directive on Terms and Conditions of Employment has been amended to provide emergency replacement pay to your approximate regular net pay entitlement (i.e. 66% of your gross pay) or
- up to 6 months of benefits may be paid by the insurer in advance of your completed claim adjudication, provided the insurer has received your Employee Statement and your Attending Physician Statement.