



BOILERMAKERS' NATIONAL BENEFIT FUNDS (CANADA)

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Boilermakers' National Pension Fund (Canada) Plan Registration Number 0366708 and Boilermakers' National Health Fund (Canada)

BOILERMAKERS' NATIONAL HEALTH PLAN (CANADA) DISABILITY BENEFIT APPLICATION SUMMARY

The Boilermakers' National Health Plan (Canada) (the "Plan") provides three disability benefits. Weekly Disability Income (WI) Benefit covering a maximum of the first 26 weeks of disability, Long Term Disability Income (LTD) Benefit covering the period after 26 weeks of continuous disability and Special Disability Benefit (SDB) covering Plan members who are retiring early due to a chronic disability. Listed below are eligibility requirements and guidelines to apply for each disability income benefit:

WEEKLY DISABILITY (WI) INCOME BENEFIT

A Plan member is considered to be **Totally Disabled** for the purpose of this benefit if unable to perform any and every duty of his/her own occupation.

Deadline to Apply

- To obtain the Weekly Disability Income Benefit of claim form (application form), please visit <https://boilermakersbenefits.ca/health-benefits/forms> or call 1-800-668-7547
- The claim form and supporting documents must be received by the Plan Administration Office within **six (6) months** of the date of Total Disability
- The claim form can be submitted via mail to the Plan Administration Office at 45 McIntosh Dr. Markham, ON L3R 8C7, by fax to 905-946-2535, or by email to disability@boilermakersbenefits.ca. If submitting claims via email, please ensure that the attachment is encrypted to protect personal information
- Once the claim form has been received and reviewed by the Plan Administration Office, correspondence will be sent to the member

WI Information

- The maximum weekly benefit amount payable by the Plan will be the same as the current Employment Insurance (EI) weekly maximum benefit minus taxes
- This benefit is coordinated with the EI Accident and Sickness benefit. The Plan member must apply to (EI) Accident and Sickness benefits as soon as he/she becomes totally disabled
- The WI benefit will be payable up to the earlier of the Plan member's recovery, attainment of age 65, death, or the date the Plan member retires under the Boilermakers' National Pension Plan (Canada).
- The Plan will pay WI benefits during the initial EI waiting period, which is presently seven (7) consecutive days (1 week). After the EI waiting period, EI may pay and Accident and Sickness benefit for a maximum of 15 weeks.
- A Plan member who remains Totally Disabled after the 15-week EI Accident and Sickness benefit period is eligible to have WI benefit payments resume after the EI period to a maximum of 26 weeks from the date of Total Disability.
- If the Plan member remains totally disabled past the maximum benefit period, the Plan member may be eligible for Long Term Disability (LTD) Income Benefit (see below for details)

Toll Free: 1-800-668-7547

E-mail: questions@boilermakersbenefits.ca¹ • Web: www.boilermakersbenefits.ca



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- The Plan member can apply to Employment Insurance Accident and Sickness benefits by visiting www.servicecanada.gc.ca to apply on line, calling Service Canada at 1-800-206-7218, or visiting a Service Canada location
- Disabilities that are work-related will not qualify unless formally denied by Workers' Compensation (or equivalent by province).
- Periodically the Plan will ask for physician's update during the benefit period
- The benefit is only for active Plan members under the age of 65 who are in good standing with the IBB
- The Plan is the second payer in the event of a motor vehicle accident
- Other limitations and exclusions apply, please see www.boilermakersbenefits.ca for details

Weekly disability income benefits are payable starting on the:

1. 1st day if the disability results from an accident; or
2. 1st day if the disability results in admission to hospital for more than 24 hours or;
3. 8th day if the disability results from an illness

LONG TERM DISABILITY INCOME BENEFIT

During the first 24 months of disability, **Total Disability** is considered to be the inability to perform any and every duty of the Plan member's own occupation. Thereafter, **Total Disability** is defined as the inability to perform any and every duty of any occupation or employment for which the Plan member is reasonably qualified by training, education, or experience.

Deadline to Apply

- To obtain the Long Term Disability Claim form (application form), please visit <https://boilermakersbenefits.ca/health-benefits/forms> or call 1-800-668-7547
- The claim form and supporting documents must be received by the Plan Administration Office within **12 months** of the date of Total Disability
- The claim form can be submitted via mail to 45 McIntosh Dr. Markham, ON L3R 8C7, by fax to 905-946-2535, or by email to disability@boilermakersbenefits.ca. If submitting claims via email, please ensure that the attachment is encrypted to protect personal information
- Once the claim form has been received and reviewed by the Plan Administration Office, correspondence will be sent to the member

LTD Information

- To qualify for LTD benefits, the Plan member must be under the age of 64 years and 6 months and be disabled for 26 continuous weeks while under the care of a physician or specialist
- The LTD benefit will be payable up to the earlier of the Plan member's recovery, attainment of age 65, death, or the date the Plan member retires under the Boilermakers' National Pension Plan (Canada).
- The Plan will periodically ask for information such as prior year's notice of assessment, physician's update and applications for the waiver of premium benefit
- The Plan is the second payer in the event of a motor vehicle accident
- Other limitations and exclusions apply, please see www.boilermakersbenefits.ca for details

Dollar Bank and Pension Credits While on LTD or Workers' Compensation

- During the first year of receiving LTD or Workers' Compensation benefits, Plan members are eligible to receive dollar bank credits to continue coverage under the Plan for a maximum of 12 months. Credits may also be given under the Boilermakers' National Pension Plan (Canada).
- Once the maximum of 12 months of dollar bank credits have been given, the Plan member has options to continue coverage under the Plan on a pay direct basis.

SPECIAL DISABILITY BENEFIT

The Special Disability Benefit (SDB) is for Plan members who are retiring early due to a chronic disability. To qualify for this benefit, a Plan member must be deemed Totally Disabled by a physician from ever returning to work as a Boilermaker and/or similar trade work.

Deadline to Apply

- To obtain the Special Disability Benefit Application Plan Member Statement and Special Disability Benefit Attending Physician Statement forms, please visit <https://boilermakersbenefits.ca/health-benefits/forms> or call 1-800-668-7547
- The claim form can be submitted via mail to 45 McIntosh Dr. Markham, ON L3R 8C7, by fax to 905-946-2535, or by email to disability@boilermakersbenefits.ca. If submitting claims via email, please ensure that the attachment is encrypted to protect personal information
- The claim form and supporting documents must be received by the Plan Administration Office before commencement of a pension from the Boilermakers' National Pension Plan (Canada)
- Once the claim form has been received and reviewed by the Plan Administration Office, correspondence will be sent to the member

SDB Information

- Plan members must be eligible and covered as an active member on the date of application and the date the SDB payments commence
- The SDB commences on the same date that the Plan member commences a pension from the Boilermakers' National Pension Plan (Canada)
- The maximum SDB payment amount is the lesser of \$1,000 per month and the difference between the Plan member's monthly pension from the Boilermakers' National Pension Plan (Canada) expressed in the Normal Form payable at age 65, the pension calculated at the member's early retirement date, and before any increases or decreases in the pension to reflect the pension option chosen by the Plan member.
- The Plan will periodically ask for information such as prior year's notice of assessment
- The SDB benefit will be payable up to the earlier of attainment of age 65, death, or the date the Plan member returns to work in any employment and has not reported the return to work and/or returns to work in the Boilermaker trade-related employment (including, but not limited to, work in a supervisory or management capacity, planners, safety, quality control, or schedulers, etc.)
- Limitations and exclusions apply, please see www.boilermakersbenefits.ca for details