



# MEBP

MUNICIPAL EMPLOYEES  
BENEFITS PROGRAM

## **Disability Income Plan Benefits**

As at January 1, 2021

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## INTRODUCTION

The purpose of this booklet is to provide you with an overview of the provisions of the Municipal Employees Disability Income Plan (or the Plan). An exact and complete description of the Plan provisions and entitlements can be found in the Municipal Employees Disability Income Plan Text. Where questions arise about interpretation, the Plan Text will govern. In addition, the Plan is also subject to the provisions of *Income Tax Act*.

## ABOUT THE MUNICIPAL EMPLOYEES DISABILITY INCOME PLAN

The Disability Income Plan is sponsored by the Municipal Employees Benefits Program (MEBP) and administered by Manitoba Blue Cross. The Plan is designed to replace a portion of your income if you are unable to work due to a long term illness or injury. In order to qualify for benefits under the Plan you must be deemed to have a Total or Partial Disability as defined by the Plan. The Disability Income Plan has a rehabilitation component which focuses on return to work programs.

The Plan is governed by an independent, eight member Joint Board of Trustees. The trustees act on behalf of members to manage and safeguard the assets of the Plan.

The Board of Trustees has the right to amend or discontinue the Plan should future conditions warrant such action.

## PLAN ELIGIBILITY & ENROLMENT

If your employer participates in the Disability Income Plan, enrolment in the Plan is mandatory. This means that you must join the Plan on the same date that you are required to become a member of the Pension Plan. You cannot waive your participation in the Plan. This applies to full time, part time, seasonal, casual and temporary employees.

**Enrolment Exemption:** If you are age 64 and 8 months or older on your date of entry to the Pension Plan, you are not eligible to participate in the Disability Income Plan.

## CONTRIBUTIONS

Contributions to the Disability Income Plan are based on a percentage of your pensionable earnings. The required contributions may be:

- shared by you and your participating employer, or
- paid entirely by your participating employer, or
- paid entirely by you.

Your employer is responsible for collecting and remitting the contributions to MEBP each month. The contributions are not refundable upon termination, retirement or death.

Contributions made by Plan members and participating employers are deposited to the Disability Income Fund, along with

investment income that is generated by the contributions. The fund is then used to pay disability benefits to members and to cover administration costs.

Disability Income Plan contributions will stop:

- on the date that you attain age 64 years and 8 months, or
- during periods when you are receiving disability benefits and no employment earnings from your employer, or
- during periods when you are on an approved leave of absence without pay and you have elected not to contribute to the Plan, or
- during periods when you are on layoff and have elected not to contribute to the Plan.

Your coverage under the Disability Income Plan will end when you reach the age of 64 years and 8 months or your employment terminates.

### **IF YOU ARE UNABLE TO WORK DUE TO A MEDICAL CONDITION**

If you stop working as a result of an illness, disease, medical condition or injury and you expect to be unable to return to work for more than 18 weeks (approximately 4 months), it is important that you apply for benefits under the Plan by obtaining a Disability Income Plan Application Package from the MEBP office.

The Plan application process is detailed and it may take time to complete all necessary documentation.

It is important that the application process begin as soon as possible to avoid unnecessary delays and to ensure that benefits you may be eligible to receive start as soon as reasonably possible.

A late application submission may result in processing delays and missed benefit payments.

***Note: You are encouraged to contact the MEBP Administration Office for additional information and to discuss any questions you may have in regard to the Disability Income Plan. If you resign, retire or are terminated from your job, you are not eligible to apply for benefits from the Disability Income Plan.***

### **LEAVE OF ABSENCE OR LAYOFF PERIOD**

If you are on an unpaid leave of absence or on layoff, you have the option to continue making contributions to the Disability Income Plan.

If you wish to continue your contributions to the plan:

- you must submit a Group Insurance Plan & Disability Income Plan Leave of Absence & Layoff Form #44 **prior** to the start of your leave or layoff, and

- you must pay for both the member and employer share of the required contributions, based on your salary/pay in effect at the start of your leave.

### CONTRIBUTING ON LEAVE OF ABSENCE OF LAYOFF

If you become disabled during the leave of absence or layoff and continue to contribute to the Disability Income Plan, the 18 week elimination period will begin on the date of disability.

If the 18 week elimination period ends prior to your return to work date or recall date, payments will begin on the return to work or recall date if your disability application is approved.

### NOT CONTRIBUTING ON LEAVE OF ABSENCE OF LAYOFF

You may elect not to continue to contribute to Disability Income Plan during the period of leave of absence or layoff. **Your disability coverage will then cease until you return to work and contributions recommence.** Required contributions will resume immediately when you return to work.

### QUALIFYING FOR A DISABILITY BENEFIT

To qualify for a disability benefit you must:

- be under the regular care of a physician, medical specialist or health care practitioner for at least 18 weeks, and
- due to your medical condition, have had a decrease in earnings from active employment of at least 50% during the 18-week waiting period, and
- be under age 64 years and 8 months, and
- be totally or partially disabled, according to the Plan's definition of disability, and
- be an active member under the Plan.

You may work during your elimination period. If you work less than 20 days in total during the elimination period and the nature of your disability does not change, your elimination period will not be affected.

Please contact the MEBP Administration Office if this occurs.

### APPLYING FOR DISABILITY BENEFITS

#### 1) Application for Disability Benefits – Statement of Employee (Form #62)

You should apply once you know that your medical condition is expected to continue beyond the 18 week elimination period (approximately 4

months) or if you suspect that you may not be able to return to work within 18 weeks. Sending in a late application may result in lost benefits.

Your disability payments may be delayed if your application is received late, is not completed correctly, or is missing information.

### **Notice of Medical Absence – Statement of Employer (Form #63) -**

MEBP asks employers to submit a Notice of Medical Absence Form within 60 days from your last day worked.

### **2) Physician's Report (Form #64)**

You must ask your doctor to complete this report and return it to the MEBP office. You are responsible for any fees that are required to be paid to your doctor for this initial report.

### **3) Blue Cross**

The MEBP office collects all the required information and sends it to Manitoba Blue Cross who will assign a Disability Case Manager to your claim.

The Disability Case Manager will review the information provided and may arrange to meet with you.

The Disability Case Manager may also request additional medical information from your physician. You may be asked to attend a medical evaluation by a physician or healthcare specialist selected by Blue Cross. If additional medical information is requested by Blue Cross, MEBP will

reimburse you for any reasonable expenses, such as travel and meals.

Once Blue Cross has obtained all the required information, a decision will be made on your disability application and you will be notified of the decision in writing.

## **AMOUNT OF DISABILITY INCOME**

If approved for disability benefits, you will receive a monthly income payment that will be issued by Blue Cross at the end of each month.

If you are totally disabled, your benefit will be 70% of your Pre-Disability earnings (as defined in the Plan Text).

**Offsets to Disability Income** - Your monthly disability benefit will be reduced by any income received (or that you may be eligible to receive) from the following sources:

- Canada Pension Plan (CPP),
- Workers Compensation Board (WCB),
- Employment Insurance (EI),
- Short term disability benefits,
- Prior Pension Plan,
- Sick leave payments from your current participating employer,
- Income replacement benefits payable from Manitoba Public Insurance (MPI) or any other automobile insurance company.

You are responsible for keeping Blue Cross informed of all income you receive from

other sources during your disability leave. A repayment of income received from the Disability Income Plan may be required if you receive retroactive payments from any other income source.

If your claim is approved, you may be required to apply for Canada Pension Plan Disability benefits or Canada Pension Plan Retirement Pension benefits.

### Other Benefits

If you are approved for benefits under the Plan, you may be eligible for the following additional benefits:

- Your pension account will be credited with **'assumed service and earnings'** as though you were still working and contributing to the Plan. This will maintain your pension benefits while you are of work due to your disability.
- If you participate in the MEBP Group Insurance Plan, contributions will be paid on your behalf to maintain your Basic Life Insurance coverage.
- Your monthly disability benefit may be increased by a cost of living adjustment (COLA). The MEBP Board may grant a COLA after a review of the financial position of the Disability Income Plan Fund and if there has been an increase

## DISABILITY BENEFIT PERIOD

The period of time that you are eligible to receive disability benefits is based on the

number of years that you had contributed to the Disability Income

Years of Contributory Service in the Disability Income Plan	Maximum Period Disability Benefits May Be Paid
Less than 1	1 year
More than 1 but less than 5	5 years
More than 5	Age 65

## DISABILITY REVIEWS

Blue Cross may ask you to provide additional medical evidence when they conduct a review of your disability claim or you may be required to attend a medical evaluation by a health care practitioner appointed by Blue Cross.

For the first two years following your elimination period, medical information is required periodically to determine if you are able to return to the job you regularly performed for your employer, prior to being disabled.

After two years, the definition of Total Disability changes. To be eligible to continue benefits, medical information is reviewed to determine if you are able to be employed in any gainful occupation that you are reasonably well qualified for based on education, training or experience. This includes jobs that may be available with your pre-disability employer or with another employer.

**Note: The availability of a job is not a consideration in the claims review or reassessment process.**

**Note: Participation in a rehabilitation program is mandatory under the Disability Income Plan. Failure to participate will affect your entitlement to disability benefits. Any expenses must be pre-approved by Blue Cross.**

### REHABILITATION

One of the objectives of the Disability Income Plan is to get you back to work as quickly as possible. The Disability Income Plan supports rehabilitation programs for eligible claimants.

A Rehabilitation Specialist or external rehabilitation provider may be assigned by Blue Cross to assist in setting up a rehabilitation program designed for your specific needs. The goal of a rehabilitation program is to help you to return to your previous job, a modified version of your previous job, or to a different type of work. The Plan may also approve special payments for retraining, education and relocation costs, if these costs are required for you to return to work.

If you enter a rehabilitation program or participate in an approved employment training program, you will continue to receive your disability benefits from the Plan.

The Plan allows you to earn a total monthly income (disability income payments plus employment earnings) of up to 100% of your pre-disability earnings, before any adjustments are made to your benefit payment. The rehabilitation employment or employment training program will end once your monthly income is greater than or equal to your pre-disability employment earnings.

### RECURRENT DISABILITY

If you receive benefits from the Disability Income Plan, return to work, and subsequently become disabled within six months of returning to work for the same reason as your prior claim, the 18 week elimination will be waived. You will be eligible for benefits from the Disability Income Plan immediately, if you can provide satisfactory medical proof that your disability has recurred.

If you have worked 6 months or longer, you must start a new disability claim and the 18 week elimination period will apply, unless you met the criteria under the “chronic disease policy”. Contact MEBP for additional information.

### APPEAL PROCESS

If you do not agree with a decision made by Blue Cross, you may appeal the decision.

#### First Level of Appeal

The first appeal of a decision must be made in writing to Blue Cross within 30 days from the date of the letter in which you are notified of the decision.



The appeal process allows you to submit new or additional medical information, which is reviewed by Blue Cross in conjunction with medical information that had previously been submitted. You must provide additional medical evidence to support your appeal within 90 days from the date of the letter in which you were notified of the decision.

Additional time may be given to file an appeal and provide additional medical evidence, if you submit a written request that includes the reason for the extension and it is approved by the MEBP Board.

### **Second Level of Appeal**

If the First Level of Appeal is denied, the Second Level of Appeal must be made in writing to Blue Cross within 30 days from the denial date.

You must submit new or additional medical information to Blue Cross within 90 days. If new or additional medical information is not received within 90 days, your appeal will be closed.

## **TERMINATION OF DISABILITY BENEFITS**

Your disability benefit will stop if:

- you no longer meet the definition of Total or Partial Disability, or
- you resume employment with any employer and your earnings are equal to or greater than your earnings prior to becoming disabled, or

- you do not provide medical evidence or other information as requested by Blue Cross when required for a review of your disability claim, or
- you refuse to be examined and/or interviewed by an independent Physician or Health Care Practitioner selected by Blue Cross, or
- you refuse to participate in a Rehabilitation Program as set out by Blue Cross, or
- you refuse an offer of gainful employment, or
- you reach age 65,
- you retire or voluntarily terminate your employment with your participating employer, or
- you move beyond a reasonable commute from your pre-disability employer and the move is not approved by MEBP, or
- you are no longer an active member of the Pension Plan (due to retirement, death, or termination of employment), or
- you have received benefits for the maximum allowed period.

## **EXCLUSIONS AND LIMITATIONS**

Disability benefits will not be paid if any of the following situations apply:

- you are not under the appropriate treatment and care of a Physician or Health Care Practitioner (as defined in the Plan Text), or
- you are not undergoing a course of medical treatment or participating in a

Rehabilitation Program which, in the opinion of Blue Cross is deemed appropriate, or

- you are imprisoned, or
- your disability is due to or resulting from self-inflicted injury or sickness, or
- your disability is due to or resulting from insurrection, war or the hostile actions of the armed forces of any country, or the participation in any riot or civil commotion unless you are carrying out the duties of your normal occupation, or
- you are absent from Canada without prior written approval from Blue Cross.

### Glossary of Terms

The following is a list of **terms** used in the Disability Income Plan booklet:

**Total Disability** – during the elimination period and for the following 24 months, means because of illness, injury or disease, you are unable to perform the essential duties of your own occupation or job as you would regularly perform for your employer. After this period, total disability means that you are unable to be employed in any gainful occupation for which you are reasonably qualified for by education, training or experience.

**Partial Disability** – the illness, injury or disease is considered less severe than that which would cause you to be considered totally disabled.

**Elimination Period** – is an 18 week waiting period which starts on the first regularly scheduled day of employment for which you are absent from work due to the onset of a disability. If you become disabled while on an unpaid leave of absence or layoff, special provisions apply. Contact MEBP for additional information.

**Employment Earnings** – are the basic earnings which you receive from a participating employer as a result of your employment with that employer. These earnings include:

- pay increases and
- payments received from Workers Compensation due to an injury which occurred as a result your employment with the participating employer.

**Pre-Disability Earnings** – for full-time employees, these earnings are your basic annual earnings which you receive from your participating employer for the position you regularly occupy on the day preceding the day on which Total or Partial Disability occurs.

If you are a part-time or seasonal employee, these earnings are the highest annual earnings you had either in the year of application or the last 2 years of employment.

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