

Frequently Asked Questions

Q. Who qualifies for STIP (Short Term Illness and Injury Plan)?

A. Regular employees who have completed six months of active service (auxiliary time is considered active service) and auxiliaries that have completed 1827 hours within 33 pay periods, are entitled to 75% of their regular pay.

Regular employees with less than six months of service, but more than three, are entitled to 75% pay for first six days coverage and 66 2/3% for 15 weeks after.

Regular employees, with less than three months service, are entitled to 75% pay for a maximum six calendar days.

Q. How long can an employee be on STIP?

A. Six months. Auxiliary employees are entitled to seven months because they are not entitled to LTD.

Q. What is Weekly Indemnity?

A. Auxiliary employees, upon accumulation of 400 hours, are entitled to a maximum of 15 weeks at 60% of their normal average earnings. There is a 14 calendar day waiting period.

Q. If eligible for STIP, is my entitlement automatic?

A. No, it depends on the sufficient and adequate medical information you provide.

Q. Can the Employer require a statement from my doctor?

A. Yes, to determine whether you are eligible for STIP benefits or not and to explain your absence from work.

Q. What should I do if my STIP claim is denied?

A. Contact your steward or local BCGEU area office for assistance. You may wish to apply for medical EI benefits.

Q. When & who should I request assistance and support through the STIP/LTD process?

A. Contact your steward or local BCGEU area office and they will direct you to the appropriate union representative any time after commencing STIP.

Q. Can my supervisor call me at home while I am on STIIP or LTD?

A. Yes, they are entitled to call you at home, but if at any time you are asked personal medical questions or are feeling harassed, you should contact your Steward or local area office for assistance. A representative from Occupational Health & Rehabilitation services (OH&R) may also contact you at home if you are on STIIP or LTD.

Q. When should you apply for LTD (Long Term Disability)?

A. The Employer is required to send you the LTD application package when you have been on STIIP for three (3) months. This is because it normally takes the insurance carrier three months to adjudicate a claim and longer if they require additional information.

Q. Who is the LTD carrier?

A. The LTD insurance carrier is Great West Life (GWL)

Q. How much money do I receive on LTD?

A. LTD benefits are determined by a formula, based upon your gross monthly pay, which is 70% of the first \$2300.00 or your earnings and 50% of remaining earnings. Your gross monthly amount is your wage rate frozen at the end of your STIIP period.

Q. Is LTD tax free?

A. No, statutory deductions apply, including income tax. GWL normally deducts 10% for taxes unless instructed by the claimant to pay more. Most claimants increase the tax deduction to 30% to avoid paying more at year end.

Q. Is LTD paid bi-weekly like regular pay?

A. No, it isn't. GWL releases the LTD benefit, once a month, by electronic transfer. Under regular circumstances, the transfer is made 5 business days before the end of the month. It can then take 3-5 business days for the deposit to show up in the claimant's account.

Q. Are Rehab Trial earnings paid the same way?

A. When you return to work on a Rehab Trial, you will be paid bi-weekly, for hours worked and LTD benefits, for hours not worked. However, GWL must do a manual calculation of how much LTD is owed, based on how many work hours are reported. This often delays the release of the LTD benefit. Therefore, you may want to check with your supervisor that your hours of work are reported promptly.

Q. Should I apply for LTD if I think I will return to work before the end of the six month STIIP period?

A. You should complete the LTD forms when you receive the package. You can always withdraw your LTD application if it is not required

Q. When does the referral to the Rehab committee happen and who makes the referral?

A. You can request an Application to the Rehabilitation Committee (P7form) when you are on STIIP, or even if you are still at work if you require an accommodation. A referral to the Rehabilitation Committee is mandatory once you are accepted for LTD.

Q. If my LTD application is denied, what should I do?

A. Call a BCGEU staff representative in the Benefits section to discuss your options and to file an LTD appeal.