

# U.A. Local 787 Health Plan

## New Short Term Disability Benefit Navigator



**Starting with disabilities arising on/after January 1, 2026**, the Health Plan's Short Term Disability benefit is integrated with Employment Insurance (EI) sickness benefit. The Health Plan also has a Short Term Disability Top-Up benefit of a maximum of \$210 per week. The information below will show you how to apply for these benefits.

### Applying

Apply for EI's sickness benefit as soon as you become unable to work due to an illness or disability.

Apply for the Plan's Short Term Disability Top Up benefits as soon as possible after you submit your EI application.

### Amounts of Benefit

EI's maximum sickness benefit is \$729 per week, effective January 1, 2026. It is adjusted annually.

The Plan's Short Term Disability Top-Up benefit is a maximum of \$210 per week, effective January 1, 2026.

Before the Plan pays the full \$210 weekly top-up amount, it will carry out a pre-disability earnings test to ensure that EI will not reduce your EI benefit

### How to apply for EI's Sickness Benefit

Apply online:

[www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html](http://www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html).

The website will guide you through the application process and provide detailed instructions on how to complete the form. The application will take approximately 60 minutes to complete.

### How to Apply for Health Plan's Short Term Disability Top-Up

After you apply for EI, contact the Plan Administration Office to receive the Plan forms and information.

The forms - found in the forms section of [www.787benefits.ca](http://www.787benefits.ca) - must be completed and submitted within 6 months of your date of disability for you to be eligible for benefits.

Before receiving your Short Term Disability Top-Up benefit, you must also complete the Plan's Direct Deposit form.

### Additional Information

#### Employment Insurance

There is a 1-week, unpaid, waiting period before the EI Sickness Benefits commence. You may be entitled to EI Sickness Benefits if:

- You're unable to work for medical reasons
- Your regular weekly earnings from work have decreased by more than 40% for at least 1 week
- You accumulated 600 insured hours of work in the 52 weeks before the start of your claim or since the start of your last claim, whichever is shorter

#### Your Plan's Short-Term Disability Benefit Information

There is a 1-week, unpaid waiting period for the Plan's Short Term Disability benefit. Once all initial forms are received, the Plan Administration Office will evaluate your claim.

You are eligible for the Short Term Disability Top-Up Benefit if you are covered by the Health Plan and you worked in the last two consecutive months immediately prior to the date you first became disabled.

## Workplace Safety & Insurance Board (WSIB)

If your disability is due to your employment, as specified by your physician, the Plan will refer you to WSIB to start a claim. If you are denied by WSIB, the Plan will require a copy of the declination letter to review your claim further. If you are approved by WSIB, contact the Plan Administration Office to inquire about possible Long Term Disability and waiver of premium benefits.

## Ending your Claim

If you are cleared to return to work, it is your responsibility to communicate the date to the Plan Administration Office as soon as possible, as disability payments will cease one day prior to your return-to-work date.

## If you don't qualify for EI sickness benefits

The chances of you not qualifying for EI Sickness Benefits are very low. You could be declined if you:

1. Do not provide the necessary medical information – in this case, the Plan will not provide a Short Term Disability benefit.
2. Did not have enough hours credits with EI before your date of disability. In this case, you may apply to the Plan for Short Term Disability benefits
3. You had issues with an earlier EI claim (such as providing misleading information). In this case, the Plan will not provide any Short Term Disability benefit.

## Taxation

Employment Insurance sickness benefits are taxable

The Plan's Short Term Disability benefits are taxable. Income tax is deducted from the Plan's payments. The Plan will issue the proper tax form in February 2027 and in subsequent years.

## Long Term Disability

The Plan's Short Term Disability, including the Top-Up, and EI sickness benefits last for a maximum of 26 weeks.

If you are still disabled after 26 weeks, you may be eligible to transition to the Plan's Long Term Disability (LTD) benefit.

You must apply for LTD benefits within 12 months of the onset of your disability. The Plan suggests you apply 8 weeks before your EI Sickness Benefits runs out.

LTD benefit payments will be made to you for as long as you provide the insurer (Manulife Financial) with proof of total disability as required.

LTD benefits continue until the earlier of your attainment of age 65, your recovery, or your death.



# Questions?

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