



JOHNSTONE'S JOURNAL is published monthly, and designed to provide topical information of interest not only to plan administrators, but to all employees who enjoy coverage under the benefit plan. Feel free to make copies, and use as a payroll staffer.

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WCB and Disability Coverage Remember to Notify the Group Insurer Too

Workers Compensation Boards

Workers' Compensation Boards (WCB), also known as WorkSafe or Workplace Safety, protect workers from economic hardship when they've suffered a work-related injury or disease. When a worker is injured on the job, wage loss and medical costs including rehabilitation and retraining costs needed to return a worker to work are covered by WCB. At the same time, WCB protects employers against lawsuits from injured workers. Most employers are required by law to register with the WCB and pay premiums. For more information on all provincial WCB websites, go to www.awcbbc.org.

When WCB approves a claim, many employees and employers assume they don't have to take further action. **However, to ensure employees continue to be eligible under the group disability plan, they must also file with the group insurer.** To avoid future problems, it is important to file a claim for life waiver or disability benefits concurrently with the claim for Workers' Compensation.

Benefits Integrated with WCB

Although WCB is the primary payer of work related disabilities, group insurance policies integrate their benefits with WCB and may provide other benefits WCB does not (such as education allowance for a spouse). Sometimes it is many years later when the group insurer is asked to pick up a claim because WCB has reduced, or stopped paying benefits and the employee is medically unable to return to work.

An example of how this can happen:

- Initially, there is no payment due from the group disability benefit because the WCB benefit is higher. WCB then reassesses the disability and pays the employee a WCB disability pension. This pension is often

smaller than the disability benefit and the claimant may now be entitled to receive disability benefits from the group insurer.

Waiver of Premium

Group life, AD&D, short and long term disability insurance generally contain a waiver of premium provision whereby these benefits may continue without further premiums. To qualify, however, the claimant must make the claim to the insurance carrier in a timely manner whether or not WCB is paying the claim.

Late Filing Can be a Problem

If the claim was established with the insurer at the beginning of the disability, the disabled employee only needs to provide copies of the WCB correspondence and updated medical information to support the disability claim with the group insurer.

On the other hand, if the claim was not filed with the insurer at the onset of the disability, it can be very difficult to establish at a later date.

All insurance contracts have a "Notice of Claim" provision stating the claimant must advise the insurer of the disability within 90 days and that they must submit the claim form within one year. If the insurer is not properly notified, they may decline benefits.

Absences Exceeding 90 Days

Johnstone's can help you ensure compliance with the group insurer's contractual requirements and claims process. **In the event of a work-related disability, notify us within 90 days.** Follow the instructions for filing disability claims (see Journal [May 2014 Applying for Disability Benefits](#)) and include correspondence from WCB. We will advise the appropriate insurers and monitor the claim process.