







## BRICKLAYERS & ALLIED CRAFTWORKERS INSURANCE BENEFIT TRUST FUND OF ALBERTA AND SASKATCHEWAN

### GUIDE TO APPLYING FOR WEEKLY DISABILITY BENEFITS

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Weekly Disability benefits cannot be issued for:

- A disability caused by self-inflicted injury or illness
- A disability resulting from insurrection, war, service in the armed forces of any country, or participation in a riot
- Periods of disability when you are on vacation and receiving full pay
- On any day you did any kind of work for pay or profit

Complications because of pregnancy are covered. However, if you are on a maternity leave of absence or could be placed on this type of leave (in accordance with relevant government legislation or the leave agreed upon by you and your employer), you will not be eligible for disability benefits during this time. If you are an Alberta resident, this does not apply for any portion of a period of maternity leave during which you are disabled due to pregnancy.

#### REQUIRED DOCUMENTATION

##### THE WEEKLY DISABILITY BENEFITS PACKAGE

Below is a list of the documents within the Weekly Disability Benefits Package that must be completed in full – **Without this information, your claim will be delayed until all of the information is received:**

- The Weekly Disability Benefits Statement – 3 pages
- The Attending Physician's Statement – 3 pages
- Acknowledgement & Reimbursement Agreement
- Consent to Release
- Direct Deposit Form

In order for a claim to be established, the Attending Physician's Statement needs to be fully completed by your registered Physician or Surgeon. The Attending Physician's Statement **cannot** be substituted with a simple medical note. **Psychologists, Chiropractors, or Social Workers are not considered to be Medical Doctors (M.D.) therefore they do not meet the qualifications required for completion of the Attending Physician's Statement.**

#### WORKERS' COMPENSATION AND AUTOMOBILE INSURANCE

Weekly Disability benefits are not payable for a disability for which you are entitled to benefits under any Workers' Compensation Act or Automobile Insurance Act

If you have submitted a claim to either Workers Compensation Act (WCB) or the Saskatchewan or Quebec Automobile Insurance Act and you have been declined, we will require a copy of your declination letter.

With regard to Workers' Compensation, you will also be required to complete a Consent to Release Information form for Ellement Consulting Group to access any information with respect to your Workers' Compensation Claim.



Phone: (780) 452-5161

Ellement Consulting Group  
10154 – 108 Street NW, Edmonton AB, T5J 1L3  
E-mail: [contact.us@ellement.ca](mailto:contact.us@ellement.ca) | Website: [www.ellement.ca](http://www.ellement.ca)  
Toll free: (800) 770-2998

Fax: (780) 452-5388



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#### **THIRD PARTY LIABILITY**

If you receive benefit payments under this Plan for loss of income for which there may be cause of action against a third party, you will be required to complete an Acknowledgement Reimbursement Agreement. This will enable Manulife Financial to be reimbursed for any amount(s), including interest, you recover from a third party for loss of income, or medical or dental expenses which, together with any amount(s) paid or payable under any of the benefits of this Plan, would exceed your actual loss.

When Manulife Financial is notified of payment by a third party of any judgment or settlement, further disability payments under this Plan will terminate until Manulife Financial has been reimbursed the amount set out in the Acknowledgement Reimbursement Agreement.

If a lump sum payment is made under judgment or settlement for loss of future income, no further disability benefits will be paid from this Plan until such time as the sum of the benefit payments otherwise payable equals the amount of such lump sum.