

Welcome to another edition of GIDIP Disa-Bulletin. In this issue, your GIDIP Board of Trustees would like to provide some details on the history of the GIDIP plan, and highlight some additional information on the plan.

THE HISTORY OF GIDIP

In the 1980's the Union insisted a Union Trust take over the disability plan. One of the primary reasons for this decision was to safeguard your confidential medical information. In addition to ensuring your privacy, the Union felt that a Trust Fund arrangement would improve the management of the plan.

For the past 14 years, the plan has managed to control the rates at a 3.542% contribution level. Many employer run plans can see a 10% rate increase to the contribution level each year.

Hundreds of Unifor Local 2002 Members benefit from this plan every year, receiving benefits in line with Employment Insurance on a **non-taxable** basis. As you might be aware, EI and employer paid plans are fully taxable.

Since you pay your disability premiums, the GIDIP plan receives an EI rebate which is used to fund a Health Spending Account. If the employer paid the STD premium, they would simply pocket the EI rebate. To receive a non-taxable disability benefit, the premium must be 100% Member paid.

GIDIP INFORMATION SESSIONS

As we have periodically done in the past, especially in view of our many new Members, the Board of Trustees will be holding information sessions in a city near you! This February, the Board met with Members in Vancouver, Edmonton, Calgary, and Winnipeg.

We hope to see you in our upcoming sessions tentatively scheduled for:

March 23-24, 2023: Ottawa & Montreal

April 27-28, 2023: Toronto

May & June: Halifax, Saint John & St. John's

Stay tuned for confirmation of locations and times!

NURSE PRACTITIONERS

Your Attending Physical Statement must be signed and dated by a physician. Ongoing treatment and clinical notes from a Nurse Practitioner are accepted as long as the condition and severity of the condition being treated is within the Nurse Practitioner's scope of practice. This can vary by province.

HEALTH SPENDING ACCOUNT (HSA)

The Board of Trustees is pleased to announce an additional benefit for 2023 from the Unifor Local 2002 Health and Welfare Trust. Effective August 2023, you will be able to submit receipts for medical expenses incurred from August 1, 2023 through to July 31, 2024, which were not paid by your regular benefit plan.

Amount Available to You:

Full-time Members: \$300

Part-Time Members: \$150

More information, and details on the plan will be available in the spring.

SUPPORTIVE MEDICAL DOCUMENTATION

GIDIP is a medically supported income replacement benefit, based on total disability. As a result, medical information is required to support your claim. A doctor's note does not qualify as medical evidence. Attending a medical assessment, therapy or completing a medical investigation does not necessarily substantiate disability.

The medical evidence and documents you submit need to contain clinical evidence supporting your functional restrictions and limitations. Please remind your physician of this requirement.

In Solidarity,
YOUR GIDIP BOARD OF TRUSTEES
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