

## D&R Coverage and Unpaid Leave of Absence (LOA)

Oct 02, 2019

*It is important to make an informed decision about D&R Coverage before going on an unpaid LOA.*

Imagine you've just welcomed a baby and started your maternity leave. You're young, healthy and enjoying special time bonding with your little one.

Three months into your leave, your world is shattered when you receive a devastating cancer diagnosis.

Decisions you made before your leave began about whether to maintain your long-term disability coverage through HEB Manitoba's Disability & Rehabilitation (D&R) Plan could have serious implications.

Before you start any unpaid leave of absence you should discuss your Benefit Plans coverage for the time you are on leave with the Benefits representative at your employer.

They will provide you information about your HEB Manitoba benefits - particularly your long-term disability coverage.

If you are going on an unpaid Sick LOA, it is mandatory to maintain your D&R coverage. For all other types of unpaid leaves, you need to decide if you will maintain your coverage during the leave.

This decision must be made before you start your leave. Since your decision could affect your future D&R coverage, it is important that you understand the deadlines and the ramifications of each option available to you.

### Maintaining Your D&R Coverage

If you maintain your long-term disability coverage through the D&R Plan before the start of your LOA:

- You can apply for a D&R claim if you become ill or injured during your LOA.
- You will keep your original Effective Date of Coverage.

### **There are advantages in keeping your original Effective Date of Coverage**

Your original Effective Date of Coverage is the date your D&R coverage started. This is important because of the D&R Plan's Pre-existing Condition Limitation provision. If you become ill or injured and you have not been covered by the D&R Plan for 12 consecutive months from your Effective Date of Coverage, you might not be eligible for a D&R claim if the D&R department determines that your illness or injury is a pre-existing condition.

To maintain your coverage, you must prepay the D&R premiums for the entire period of your LOA before it begins. To lessen the possible financial strain, you can prepay your premiums by postdated monthly cheques.

## Waiving Your D&R Coverage

If you choose not to maintain (waive) your D&R coverage or you do not submit your LOA form and prepayment before the start of your unpaid LOA, your D&R coverage will terminate, and:

- You will not be eligible for a D&R claim if you become ill or injured while on your LOA.
- If you accept a different job at another D&R Plan Participating Employer while you are on your LOA, you will not be eligible to transfer your D&R coverage.
- Your D&R coverage will not restart until you return to work in your full duties and normal level of hours.
- When you return to work, you will have a new Effective Date of Coverage. Consequently, if you stop working due to an illness or injury within 12 months of the new Effective Date of Coverage, the Pre-existing Condition Limitation will apply, and you may not be eligible for D&R benefits.

## What to do before you begin your unpaid LOA

Contact the Benefits representative at your employer to complete the D&R LOA Form indicating whether you are maintaining or terminating your D&R coverage during your unpaid LOA.

If you choose to maintain your D&R coverage, you must provide your employer with the completed LOA form and the prepayments before you begin your leave. Missing this deadline can leave you without coverage.

For layoffs or suspension/administrative leaves, you have 30 days from the start of the unpaid leave to sign the D&R LOA form and provide the premium payment.

If you have questions, please contact HEB Manitoba's D&R department:

Phone: (204) 942-6591 Ext. 300  
Toll-free: 1-888-842-4233 Ext. 300  
Email: DRinfo@hebmanitoba.ca