

No one asks to be injured while at work. But when it happens some workers may experience lost hours and wages.

Your Union Representative and Workers' Compensation Department personnel are here to assist you with your WSIB claims and appeals. Call us 905-821-8329 or Toll Free 1-800-565-8329

WAGE REPLACEMENT OPTIONS



**United Food & Commercial Workers
Locals 175 & 633**

**Kelly Tosato – President
Jim Mc Lean – Secretary-Treasurer
Karen Vaughan – Recorder**

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2200 Argentia Road
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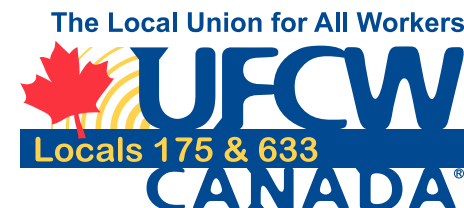
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An information pamphlet provided by your Union.



**Kelly Tosato
President**
**Jim Mc Lean
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Claims and appeals through the WSIB can take a long time to resolve. If you are waiting for a decision or appeal hearing and are suffering from wage loss you need to look at alternative wage replacement options.

Employment Insurance (EI) Sickness Benefits

EI sickness benefits can provide you with financial assistance if you can't work for medical reasons.

You could receive 55% of your earnings up to a maximum of \$650 a week. The number of weeks of benefits you could receive depends on the date your claim begins:

before December 18, 2022: up to 15 weeks

on or after December 18, 2022: up to 26 weeks. New:

You must get a medical certificate showing that you're unable to work for medical reasons and for approximately how long. Medical reasons include illness, injury, quarantine or any medical condition that prevents you from working.

To avoid missing out on eligible benefits, do not delay in applying.

Throughout the application process you will need:

- Employer Contact Information
- Social Insurance Number (SIN)
- Last name at birth of one of your parents
- Mailing address
- Banking information
- Record of Employment (ROE)
- Signed medical certificate from your doctor which indicates expected period of incapacity

<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>

Canada Pension Plan Disability Benefits (CPPD)

The CPPD benefits is a taxable monthly payment that is available to people who have contributed to the Canada Pension Plan and are not able to work regularly at any job because of a disability.

The CPPD benefit is not designed to pay for such things as medications and assistive devices.

To qualify for a CPP disability benefit, you must:

- Have a severe and prolonged disability
- Be under the age of 65
- Meet the CPP contribution requirements

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>

Ontario Disability Support Program (ODSP)

If you have a disability and need help with your living expenses you may be eligible for the ODSP.

ODSP offers:

- Financial assistance to help with essential living expenses
- Benefits – including prescription drugs, dental services, vision care
- If necessary, will help with finding and keeping a job

<https://www.ontario.ca/page/ontario-disability-support-program>



Weekly Indemnity (WI) Short Term Disability (STD) Long Term Disability (LTD)

The STD/WI benefit is designed to compensate workers temporarily for income lost as a result of short term absences from work due to accident, injury or sickness.

LTD insurance provides more permanent income replacement if your medical condition prevents you from working over a longer period of time.

You need to contact your union representative, human resource administrator and employer to learn what is offered through your collective agreement or employer benefit package.

*Note: Keep records of all payments received. If your WSIB claim is approved these benefits will need to be repaid.