



<https://www.unifor2002.org/News-Room/CLS-Catering/GIDIP-WSIB-WCB-CSST-versus-GIDIP>

GIDIP: WSIB/WCB/CSST versus GIDIP

March 30, 2007 at 12:00 AM

To ACGHS/Aeroplan/Call Centre CAW members:

Our members enjoy the protection of benefits in the event of either injury or illness. GIDIP provides protection if the injury or illness is non work related and the WSIB provides coverage for injury or illness that is work related. It is important that we are aware of the differences of protection provided by each.

We have provided the table above to highlight some of the differences between the two sources of protection. Delays in reporting and filing claims under both systems can cause unnecessary delays or disqualification in receiving benefits. We would encourage all members to report all workplace accident immediately and contact your Union representative for assistance. If a member has any questions or concerns regarding GIDIP or WSIB please contact begin by contacting your Union Representatives and if needed they will obtain additional information from the executive.

WSIB/WCB/CSST	GIDIP
Work related injuries or illnesses	Non work related injuries or illnesses
System funded by employers. Employer pays 100% of claim cost plus an administration fee. Administration fee fluctuates year to year in the range of 28-30%	Funded by members who pay premiums
Employer pays for day of accident WSIB pays from the day after the injury . No waiting period	Waiting period of 7 consecutive days
Coverage to age 65 and limited to 2 years if injured beyond age 63	Coverage for two years
WSIB Coverage	
LOE (loss of earnings) are paid at 85% of net average earnings. Payment is non-taxable	Benefits paid at 55% of basic weekly wage for first 18 weeks – non taxable - followed by 15 weeks of EI benefits – taxable, then <u>after</u> 35 weeks of continuous total disability can claim a further 17 weeks of basic weekly earnings - non taxable
LOE includes concurrent employment	Not covered by GIDIP
Retirement income. WSIB sets aside an amount equal to 5% of LOE benefits for loss of retirement income. Claimant can opt to have 5% of LOE payment set aside in addition for loss of retirement income	Not available with GIDIP
Partial loss of earnings payments (PLOE) paid by WSIB if earning are not restored	Not covered by GIDIP
Benefits are indexed	
Recurrences	Not covered by GIDIP
NEL (non economic loss) award for permanent Impairment	Not available with GIDIP
Re-assessments of permanent impairment to compensate for a deterioration	Not available with GIDIP

Health care benefits

- Professional services by a health care practitioner (including doctors, chiropractors, physiotherapist, massage therapist, acupuncturist etc.)
- Services provided by hospitals and other health treatment facilities
- Prescription drugs
- Braces, artificial limbs, wheel chairs, canes, special shoes, hearing aids
- Clothing allowances – for damage by braces wheelchairs etc.
- Transportation cost
- Devices and alteration to the home – assistive devices for a bathroom, wheel chair accessibility
- Attendance allowances

This is an inclusive list, which highlights some of the health care benefits

Basic rule of thumb is if the need is directly related to the injury or disease it is likely a covered expense

Health care expenses are not covered by GIDIP

ESRTW (early and safe return to work) assistance

Not available with GIDIP

Mediation services to assist with disputes regard RTW

Not available with GIDIP

Employer obligations to re-employ an injured worker

Not available with GIDIP – Employer does have re-employment obligations through Human Rights and contract language

LMR (Labor market re-entry) services in the event cannot RTW with the employer
LMR is to assist an injured worker in returning to the workforce at comparable earnings. LMR rehabilitation can include:

- Educational upgrading
- Community college courses
- University courses
- Specialized training
- Job search training
- Job placements

Not available with GIDIP

Clearly defined Appeal process to resolve disputes. 3 levels of appeal

Survivor benefits

Not available with GIDIP

Coverage available for partial impairment

Does not allow for partial disability. Must be totally disabled to have coverage

Employer contributed benefits such as Dental, drugs, life Insurance, pension contribution continue for federally regulated workers while covered under WSIB

Not available with GIDIP

**** THE INFORMATION PROVIDED IN THIS DOCUMENT IS FOR GENERAL COMPARATIVE ANALYSIS AND IS NOT NECESSARILY ONE HUNDRED PERCENT ACCURATE AND CANNOT BE REFERRED TO AS LEGAL DOCUMENTATION.**

<https://www.unifor2002.org/Services-Departments/GIDIP>

Plan Members who are absent 14 consecutive days, because of Total Disability due to illness or injury, should submit a Short Term Disability claim to the Plan Administrator's office at:

Canadian Benefits Consulting Group
2300 Yonge Street, Suite 3000
P.O. Box 2426
Toronto, ON M4P 1E4
Telephone: (416) 488-7755 or 1-800-268-0285
Fax: (416) 488-7774

https://www.unifor2002.org/Unit-Directory/Aeroplan/Downloads/13-12_GIDIP-AirCanada-Aeroplan_Booklet_en

<https://www.unifor2002.org/Services-Departments/GIDIP/Instructions-for-Members-and-Employers-for-submiss>

https://www.unifor2002.org/resources/1/Documents/13-12_GIDIP-STD-Claim-Form-Instructions-AirCanada_en.pdf

https://www.unifor2002.org/resources/1/Documents/13-12_GIDIP-STD-Claim-Application_en.pdf