

PUBLIC EDUCATION BENEFITS TRUST

March 30, 2020

K-12 Unionized Support Staff

JEIS and LTD Programs Continue During the COVID-19 Pandemic

While the COVID-19 pandemic has resulted in the suspension of in-classroom instruction across British Columbia, eligible K-12 Support Staff will continue to have access to benefits from the Public Education Benefits Trust (PEBT) including the Joint Early Intervention Services (JEIS) and long-term disability (LTD) programs.

The PEBT and all our service providers are working together to ensure Members continue to have access to their benefit programs while incorporating as much flexibility in their delivery as possible to adapt to these extraordinary circumstances.

Frequently Asked Questions

Joint Early Intervention Services (JEIS)

1. Are the Health Care Management Specialists (HCMS) and LTD Claims Specialists still available to provide JEIS and LTD support during the COVID-19 pandemic?

Yes. HCMS's and LTD claims specialists are deemed essential services and are available to support ill or injured Members during the pandemic.

2. Should the district Absence Advisor refer a Member who is ill or injured to the Joint Early Intervention Services (JEIS) program even if they are not required to be at the workplace during the pandemic response?

Yes. Every eligible Member who is ill or injured for six (6) consecutive days or more, even those Members at home during the pandemic response, should be referred to Desjardins (provider of the JEIS) on the sixth day of disability, or as soon as reasonably possible.

As some Members may be at home or not working in their regular workplace, it is important that school districts and union locals update unionized support staff about who to contact at the school district after six (6) days of an illness or injury.

3. If a Member is quarantined or self-isolating, should the district Absence Advisor refer them to the JEIS program?

For members who are disabled due to any illness or injury for six (6) days or more, please refer the Member on the sixth day of disability. If the Member is not injured or ill while in isolation, then a referral is not needed. If the Member expresses concern or anxiety over self-isolation and would benefit from the support of an HCMS, then a referral can be made in this instance.

For those not referred, if at the end of the Member's isolation period the Member does not return to work or the district Absence Advisor is not able to confirm the Member is in good health, the district Absence Advisor should refer the Member to the JEIS program.

4. Can a Member who is unsure about who to call at their school district or union local contact Desjardins directly?

Yes. Ill or injured Members can contact Desjardins at 1-800-263-1810 (option #1, then option #4 for disability). The Member will need to know their school district number and the policy number: 64090L.

5. Why should the district Absence Advisor refer a Member to JEIS who is at home during the pandemic response?

The Healthcare Management Specialist (HCMS) from Desjardins may still support Members with individualized recovery plans allowing for a return to work, when possible. Participation in the PEBT JEIS program is a requirement for Members to be eligible for LTD benefits.

The primary goals of the JEIS program remain unchanged with the same processes and guidelines in place as before, with flexibility and common sense used to adapt to the current circumstances.

6. Our school district did not refer a Member to the JEIS program when they were first disabled. Can they be referred now?

Yes. Please refer the Member as soon as possible.

Long Term Disability Benefits (LTD)

7. Who is eligible for Core LTD Benefits?

Members who:

- Were working 15 or more hours per week as a regular employee prior to the pandemic response and whose work would not otherwise have been interrupted save for the pandemic response; or
- Are currently working 15 or more hours per week as a regular employee;
- Have served the three (3)-month waiting period as a regular employee for coverage;
- Have an illness or injury that prevents them from performing their regular work duties;
- Have been disabled from work for 120 days or more; and
- Have participated in the PEBT Joint Early Intervention Services (JEIS).

More information about the LTD benefits including the claim process can be found under "Learn about the Long Term Disability Benefit" at www.pebt.ca.

8. Why is it important for Members to apply for LTD benefits even if they are at home during the pandemic response?

All Members, even those at home but considered actively at work during the pandemic response, who become ill or injured should be referred to the JEIS program and apply for LTD if they remain disabled beyond 120 days. The deadline for applying for LTD is 60 days after the end of the 120-day elimination period, which starts on the first day of disability. When the workplace resumes normal operations, LTD benefits may be available if a Member is unable to return to work and still meets the definition of disability. Waiting until this time to apply for LTD benefits may mean the application is considered late if it is received after the deadline and may be declined.

9. How can Members apply for LTD benefits?

To start the LTD application process, a Member needs to be referred to the JEIS program delivered through Desjardins. The Health Care Management Specialist will provide the LTD forms that need to be completed. To ensure Members receive timely service, documents completed by the school district, Member, and doctor should be submitted online or by fax to Desjardins, rather than regular mail.

Online: <u>www.DesjardinsLifeInsurance.com/Send</u>

Fax: 1-855-678-8124

School districts, local unions, and ill or injured Members who need information about applying to the JEIS and LTD programs can contact Desjardins at 1-800-263-1810 (option #1).

10. Will LTD benefits continue for those already receiving LTD benefits?

Yes. LTD benefits will continue, provided the Member continues to satisfy the LTD plan requirements and still meets the definition of disability outlined in the PEBT Core LTD Program Text.

A copy of the Core LTD Program Text, can be found at www.pebt.ca by clicking on the "Learn about the Long Term Disability Benefit" picture and then selecting "Updates and Documents".

Other Benefits

11. Where can I direct Members to get more information about their benefits?

- Information about the K-12 support staff benefits plan through the PEBT can be found at <u>www.pebt.ca</u>. Click on "Login as Employee", then select your district/union local from the drop-down menu.
- Pacific Blue Cross (PBC) for extended health and dental benefits: www.pac.bluecross.ca.
 PBC also created an info sheet on COVID-19 with responses to questions about how they are handling claims and benefits.

12. What other supports are available during the COVID-19 pandemic?

The federal and provincial governments have both announced several different income support measures. Up-to-date information can be found on the following government websites:

- https://www.canada.ca/en/department-finance/news/2020/03/canadas-covid-19-economic-response-plan-support-for-canadians-and-businesses.html
- https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support