

## What About Benefit Plans and Disability?

Many workers are covered under private disability plans through their employment benefit package. These plans are usually provided by insurance companies, and there is a wide variety of the type of coverage that might be found in such a plan. It may provide coverage for specified medical expenses, with percentage limits on what will be covered. There may be coverage for short term disabilities and often, long term disabilities. Life insurance is also frequently included.

Some of these plans exclude work accidents, while others will provide coverage for work injuries (but usually require a reduction for any workers compensation benefits received). For work accidents, if you are getting your full workers' compensation, there may or may not be additional benefits available depending on the calculation under the policy. In those situations where WSIB has denied your claim, and you are engaged in the lengthy appeal process, it would make sense to apply for your benefits under such plans to ensure you have income in the meantime.

If you were covered at your place of employment under a group insurance plan at the time you were injured, you may still be eligible for short term and long term disability benefits regardless of whether your employer fires you, or stops providing ongoing benefit coverage after that time.

These types of policies often pay benefits up to age 65 if the disability is continuous. The key date for these policies is whether you were covered when the disability starts. If so, no matter what happens to your employment or policy coverage later on, you have a right to pursue a claim to disability benefits on an ongoing basis.

For more information regarding applications and eligibility for disability benefits under your employee benefit plan, contact our office for a free consultation. While we are not able to litigate disability claims on your behalf, we can refer you to a qualified lawyer who will be able to assist you with your claim.