

Disability Benefits Scenarios

Continued from the Myths & Facts presentation from last year

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Scenario 1

- Your daily struggle at work seems heavier than it used to be. You are feeling like you are unable to do your job. You have reached out to colleagues and supervisors for support, but any strategies don't seem to be helping. You have used the 3-4 counselling sessions through HumanaCare or you are looking for another provider through Blue Cross benefits.
- **Appointments will expand to **14** beginning in January**
- Why reach out to our Case Manager?
- *You really like your counselor through HumanaCare and they also provide services covered under extended health coverage. You have up to \$1500 worth of coverage in addition to HumanaCare. If you still require more, the case manager may be able to help through the **Early Intervention Program**. It provides rehabilitation funding for teachers who are still at work but in need of either physical or psychological supports.*
- *Case managers can also discuss psychological provides that might be more aligned with your needs and still fall under extended health benefits.*

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Scenario 2

- You have a doctor's note for a scheduled 6-week medical leave for minor surgery & recovery time. You have notified your supervisor and HR but aren't worried because you have a lot of sick leave available.
 - *Employers are required to notify the Plan of any teacher who is off work for longer than 3 days if they have run out of sick leave or 10 days if they have sufficient sick leave. This allows The Plan to contact the teacher as soon as possible to ensure they have all the supports they need during their time away from work.*
- Why reach out to our Case Manager?
- *An Employee may also want to notify the Plan of any potential disability. This enables the Plan to make initial contact with the Employee to determine if a claim for disability benefits is necessary, and to provide any supports that could be helpful to them.*

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Scenario 3

- Your sick leave bank was diminished during the pandemic with all the isolation you needed for yourself and your family members. The flu season has hit hard and early this year, and you are stressing at what bugs may be next for your family!
- Why reach out to our Case Manager?
- *Establishing a relationship with your Case Manager before your sick leave is entirely depleted can help in the timeliness of starting a claim through short-term or long-term disability benefits. It could also give you access to the Early Intervention Program.*

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Scenario 4

- You have faced many health challenges over the past years and need rehabilitation time away from work. You filled in the application for LTD and are receiving income replacement for the next school year. You are in regular contact with your case manager.
- *Your Case Manager offers knowledge and experience specific to your area of need and is also able to connect to the Division on your behalf. It may not be easy to connect with your local union president while on leave. Both offer confidentiality and do not share freely between each other.*

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New Case Manager October 2024:

Kim Lee
204-934-0399
klee@mbteach.org

~~Shauna Streich~~

~~• 204-837-2564~~

~~• 1-866-504-9373~~

~~ssstreich@mbteach.org~~

Contact our DBP
Case Manager
Anytime:

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