NDT Benefits
Career — Health — Security

NDT Industry Health Benefit Plan

Disability Benefit Navigator

Starting with disabilities arising on/after January 1, 2027, the Health Benefit Plan's Weekly Indemnity (WI) disability benefit will be integrated with Employment Insurance (EI) sickness benefits. Here's what you need to know.

Applying

Apply for EI's sickness benefit as soon as you become unable to work. EI applications typically take 1-2 weeks to be processed.

After you apply for EI's sickness benefit, fill out the Plan's WI Application. You must apply for the Plan's WI Benefit within 30 days of your date of disability.

You must inform the Plan if you are approved or denied EI's sickness benefit.

Amounts of Benefit

EI's sickness benefit is $729 per week, effective January 1, 2026. This is payable to you for up to 26 weeks while you are unable to work.

The Plan's WI maximum is the same as the EI maximum. The Plan's benefit is payable to you weeks 26-52 if you remain unable to work.

The Plan may pay week 1 of your absence, depending on the nature of your injury or illness.

The Plan may also pay weeks 2-52 if you are denied EI sickness benefits and meet the Plan's eligibility requirements, as explained under the "Your Plan's Weekly Indemnity Benefit Information" heading on this page.

How to apply for EI's Sickness Benefits

Apply online at:
www.canada.ca/en/services/benefits/ei/ei-sickness/apply.html

The website will guide you through the application process and provide detailed instructions on how to complete the form.

The application will take approximately 60 minutes to complete.

Additional Information

Employment Insurance
You may be entitled to Employment Insurance (EI) sickness benefits if:

- You're unable to work for medical reasons
- Your regular weekly earnings from work have decreased by more than 40% for at least 1 week
- You accumulated 600 insured hours of work in the 52 weeks before the start of your claim or since the end of your last claim, whichever is shorter

There is a 1-week, unpaid, waiting period before the EI Sickness Benefits commence.

Your Plan's Weekly Indemnity Benefit Information
If you are not eligible for EI sickness benefits, the Plan may cover you if you meet the Plan's eligibility requirements.

- You must have been covered by the Health Benefit Plan for at least three consecutive months immediately preceding the month in which the disability was incurred, or have had a minimum of 1,000 reported hours within the 12 months immediately preceding your date of disability (not including the disability month).

WI benefit payments begin on the 1st day of a non-occupational accident and the 4th day of a non-occupational sickness. The Plan's WI application, and more information, are found here: ndtbenefits.org/health-benefits/disability.

Workplace Safety & Insurance Board (WSIB) / Workers' Compensation Board (WCB)
If your disability is due to your employment, as specified by your physician, the Plan will refer you to WSIB/WCB to start a claim. If you are denied by WSIB/WCB, the Plan will require a copy of the declination letter to review your claim further.
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Workplace Safety & Insurance Board (WSIB) / Workers' Compensation Board (WCB)
If you are approved by WSIB/WCB, contact the Plan Administration Office to inquire about possible Long Term Disability benefits.

Ending your claim

If you are cleared to return to work, it is your responsibility to communicate the date to the Plan Administration Office as soon as possible, as disability payments will cease one day prior to your return-to-work date.

If you don't qualify for EI sickness benefits

The chances of you qualifying for EI sickness benefits are high. You could be declined if you:

1. Do not provide the necessary medical information – in this case, the Plan will not provide any WI benefits
2. Did not have enough hour credits with EI before your date of disability (600 insurable hours in the 52 weeks prior to your date of disability). In this case, you may apply to the Plan for its WI benefits
3. You had issues with an earlier EI claim, such as providing misleading or false information. In this case, the Plan will not provide any WI benefits.

Taxation

Employment Insurance sickness benefits are taxable

The Plan's WI Disability benefits are taxable. Income tax is deducted from the Plan's payments.

Long-Term Disability

If you are still disabled after 26 weeks, the Plan's WI benefit will continue to make payments to you.

If you are still disabled after 52 weeks, you may be eligible to transition to the Plan's Long-Term Disability (LTD) benefit.

You must apply for LTD benefits within 12 months of the onset of your disability.

LTD benefits will be paid as long as you remain totally disabled, but not beyond age 65.

EFAP

The Employee and Family Assistance Program (EFAP) provides you with quick, confidential access to experienced professional counsellors and consultants who can help you resolve a broad range of personal and work-related concerns. There is no cost to use the benefit.

Support can be provided over the phone, in person, online, and through a variety of issue-based health and wellness resources. Use of the EFAP and any information collected is completely confidential.

You can access the EFAP 24/7 by calling the toll-free line: 1-844-880-9137

Or go to **one.telushealth.com** and use the following usernames and passwords:
Username (English): ndt (French): end
Password (English): eap (French): pae

Questions? Phone: 1-888-278-9003 Email: disability@ndtbenefits.org

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