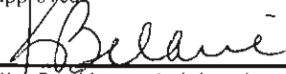
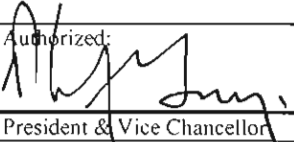
 <p>McMaster University Risk Management Manual</p>	<p>RMM #902 Title: WSIB / LTD Management Program</p>	<p>Date: June 2009 Page: 1 of 4</p>
<p>Submitted: Risk Management Support Group</p>	<p>Approved:  Vice President, Administration</p>	<p>Authorized:  President &amp; Vice Chancellor</p>

## 1. Purpose


- 1.1 To define the insurance coverage in place for employees should they incur occupational injury/illness/disease as stipulated by the Workplace Safety & Insurance Act of Ontario.
- 1.2 To define the insurance coverage in place for eligible employees should they be absent from work for an extended duration, as a result of a non-occupational injury/illness/disease. This coverage is provided by McMaster University through Sun Life Assurance Company of Canada or Royal Bank of Canada (RBC) Insurance.

## 2. Scope

- 2.1 All McMaster University employees eligible to participate in the Long Term Disability plan and/or covered under the Workplace Safety & Insurance Act of Ontario.

## 3. Related Documents

- 3.1 Occupational Health & Safety Act (OHSA), R.S.O. 1990
- 3.2 Ontario Human Rights Code
- 3.3 Workplace Safety & Insurance Act of Ontario, 1997
- 3.4 RBC Insurance, Group Long Term Disability Insurance Plan, Policy # 87869
- 3.5 Sun Life Assurance Company of Canada, Group Long Term Disability Plan, Contract # 10334
- 3.6 Relevant Collective Agreements
- 3.7 McMaster University Accommodation Policy
- 3.8 First Aid Program, RMM 1204
- 3.9 Ergonomics Program, RMM 405
- 3.10 Reporting and Investigating Injury/Incident/Occupational Disease Program, RMM 1000

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#### 4. Definitions & Acronyms

**Disability** – As defined in the Ontario Human Rights Code, as follows: any degree of physical disability, infirmity, malformation or disfigurement that is caused by bodily injury, birth defect or illness, a condition of mental retardation or impairment, a learning disability, or a dysfunction in one or more of the processes involved in understanding or using symbols or spoken language, a mental disorder, or an injury or disability for which benefits were claimed or received under the insurance plan established under the Workplace Safety and Insurance Act, 1997.

**Employee** – Person who performs work or supplies services for monetary compensation.

**Illness** - Poor health resulting from disease of body or mind.

**Injury** – An injury is physical harm or damage to a person resulting in the marring of appearance, personal discomfort and / or bodily hurt or impairment.

**Occupational Disease** - An occupational disease is an illness that has its etiology in the work environment. It may be caused by acute or chronic exposure to a physical, chemical, or biological agent in the workplace. It may appear months or years after the exposure has occurred.

**Supervisor** – Person who has charge of a workplace or authority over an employee.

#### Acronyms:

**EHS** – Employee Health Services

**LTD** – Long Term Disability

**RBC** – Royal Bank of Canada

**WSIA**– Workplace Safety & Insurance Act

**WSIB** – Workplace Safety & Insurance Board

#### 6. Responsibilities

##### 6.1 Role of Senior Management:

##### Senior Managers and Their Designates shall:

- 6.1.1 Ensure the University has appropriate insurance coverage for employees under their authority, as per the applicable legislation.



## **6.2 Role of Supervisor**

### **The Supervisor shall:**

- 6.2.1 Promote, communicate, and educate employees about the employer's insurance coverage, where applicable.

## **6.3 Role of Employee**

### **The Employee shall:**

- 6.3.1 Proceed with filing a claim for occupational injury/illness/disease where required by the WSIA. Once a decision has been made to establish a claim, they must adhere to the provisions of the WSIA.
- 6.3.2 Participate in the LTD plan, as a condition of employment, when eligible.
- 6.3.3 Adhere to the provisions of his/her respective LTD contract.

## **6.4 Role of Employee Health Services**


### **EHS shall:**

- 6.4.1 Facilitate and manage the WSIB/LTD programs.
- 6.4.2 Promote, communicate, and educate employees about the employer's insurance coverage, where applicable.
- 6.4.3 Provide supervisors and union representatives with appropriate information regarding employee's insurance coverage.
- 6.4.4 Maintain confidentiality of all claimants.

## **6.5 Role of Union**

### **Union Representative is expected to:**

- 6.5.1 Represent and provide support to employees in their bargaining unit, as requested.
- 6.5.2 Counsel its members with respect to co-operation in the WSIB/LTD programs.
- 6.5.3 Maintain confidentiality of all claimants.

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**6.6 Role of Workplace Safety & Insurance Board (WSIB)**

**Where a claim is established, the WSIB is expected to:**

- 6.6.1 Provide compensation and other insurance benefits to eligible employees who incur an occupational injury/illness/disease.

**6.7 Role of Long Term Disability Insurance Carriers**

**Where eligible to participate in the Long Term Disability plan and the claim is approved, the Long Term Disability insurer shall:**

- 6.7.1 Fulfill roles and duties are defined in each contract. See appropriate insurer contract for details.

**7. Procedures**

- 7.1 Procedures for the management of the WSIB/LTD programs are defined in each contract. See appropriate insurer contract for details.

**8. Records**

- 8.1 EHS will maintain all records relating to WSIB financial statements and experience rates and LTD contracts, including contract changes, financial statements, and experience rates.
- 8.2 This information is collected and is being protected pursuant to section 39(2) and section 42 of the *Freedom of Information and Protection of Privacy Act* of Ontario (R.S.O 1990) and *Personal Health Protection Act*, R.S.O. 2004.