



## Other Types of Coverage – When to Collect –

This Info Sheet provides basic information on medical care and income loss benefit coverage other than ICBC's; it is not meant to be a substitute for legal advice. It expands on the pamphlet, *After the Accident, Who Pays for What?*, on our website.

If you are injured in a car accident and need medical care and income benefits, you must first collect benefits from sources other than ICBC. This is because ICBC is a secondary insurer.

If you have access to other benefits, your ICBC Accident Benefits will be reduced by the amount you receive from those other sources.

For more information on ICBC Accident Benefits see our **Info Sheet 2, *Claiming ICBC Benefits for Medical Care and Rehabilitation – Any Injured Person*** and **Info Sheet 3, *Claiming ICBC Benefits for Income Loss and Homemaker Expenses***.

### Other Types of Benefit Coverage

As either an innocent victim of a car accident or the person who caused it, you may be eligible to receive benefit coverage for medical care, rehabilitation and income loss due to disability from sources other than ICBC.

The most common sources of other benefits include:

- Private/group extended medical and income benefit plans
- Employment Insurance (EI) sickness benefits
- Canada Pension Plan (CPP) disability benefits
- Provincial disability benefits (Persons with Disabilities)
- *WorkSafe* benefits – see our **Info Sheet 14, *ICBC and WorkSafe Coverage, Workers in Motor Vehicle Accidents***

For examples outlining your entitlement to ICBC Accident Benefits, in addition to other benefits you may be receiving for income loss due to disability, see our **Info Sheet 4, *Calculating ICBC Benefits for Income Loss and Homemaker Expenses***.

<p><b>Private/Group Extended Medical Care and Income Loss Benefit Plans</b></p>	<p>If you were employed at the time of the accident you may be entitled to sick pay through your employment or union contract. Beyond that, you might have access to extended health benefits in a private/group plan for medical care and rehabilitation, and/or short- and long-term benefits for income loss due to disability.</p> <p>Your specific private/group plan coverage will vary from other plans. You should obtain a full copy of your plan from the plan administrator or directly from your insurer.</p> <p>With private/group plans, you usually begin receiving your benefits quickly, for example within one week. Before they pay you your benefits, some private/group plans require you to sign an agreement, known as a subrogation agreement, stating that you will repay them if you settle or are awarded damages from a Personal Injury Claim. Seek legal advice before signing any such agreement. We have seen situations where the “agreement” asked for repayment that was not actually required.</p> <p>For more information on making these claims, see our <b>Info Sheet 1, <i>Making a Personal Injury Claim – Innocent Victims of Accidents.</i></b></p>
<p><b>Employment Insurance (EI) Sickness Benefits</b></p>	<p>EI sickness benefits are provided by Service Canada on behalf of Human Resources Development Canada. These benefits are a type of special benefits provided to people who cannot work because of sickness or injury.</p> <p>For more detail, visit the Service Canada web site at <a href="http://www.servicecanada.gc.ca/eng/sc/ei/benefits/sickness.shtml">http://www.servicecanada.gc.ca/eng/sc/ei/benefits/sickness.shtml</a>.</p>
<p><b>EI Sickness Benefit:</b> <i>Sickness benefits qualifying period and duration</i></p>	<p>EI sickness benefits have a 14-day qualifying period and are usually paid within 28 days. This means your eligibility begins on the fifteenth day, and you will likely not receive your first payment for up to two weeks later.</p> <p>However, you may receive ICBC Accident Benefits after one week while you wait for the EI sickness benefit to kick-in. EI sickness benefits last for a maximum of 15 weeks.</p>
<p><b>EI Sickness Benefit:</b> <i>Eligibility requirements</i></p>	<p>To be eligible for EI sickness benefits you must show that:</p> <ul style="list-style-type: none"> <li>▪ your regular weekly earnings have been decreased by more than 40% (because of your injuries); and</li> <li>▪ you have accumulated 600 insured hours in the last 52 weeks or since your last claim (this requirement is referred to as the qualifying period).</li> </ul> <p>In addition to those two requirements, you must obtain a medical certificate confirming the duration of your inability to work. You must prove that you are unable to work, as well as that you would have been available for work but for your injuries.</p>

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<p><b>EI Sickness Benefit:</b> <i>Basic benefit rate and maximum total benefit</i></p>	<p>The basic benefit rate for EI sickness benefits is 55% of your average insured earnings up to a maximum of \$44,200 – or \$468 per week.</p> <p>Taxes will be deducted from the amount you receive.</p> <p>You may be able to receive more than the \$468 weekly maximum if you are a low-income family who makes less than \$21,921, and either you or your spouse receives a child tax benefit (entitling you to the Family Supplement).</p> <p>You may work while receiving EI sickness benefits, but the amount you make will be deducted dollar-for-dollar from your benefits.</p>
<p><b>EI Sickness Benefit:</b> <i>Regular EI and sickness benefits</i></p>	<p>There are two ways you might be able to receive regular EI and sickness benefits: if you are already on regular EI when were you injured, and if your sickness benefits run out and you are still unable to return to work, (but only as long as you were eligible for regular benefits prior to your accident).</p> <p>This means you might be able to receive up to 50 weeks of benefits. In the event you do receive both regular and sickness benefits, at tax time you might be required to repay some of your regular EI benefits.</p>
<p><b>EI Sickness Benefit:</b> <i>EI sickness benefits and Canada Pension Plan (CPP) disability benefits</i></p>	<p>You may apply for and receive both CPP disability benefits and EI sickness benefits without either benefit amount being reduced.</p>
<p><b>Canada Pension Plan (CPP) Disability Benefits</b></p>	<p>Canada Pension Plan (CPP) disability benefits are for <b>income loss</b> due to disability. These benefits are available to people who made CPP contributions while they were working and then became unable to work. Provided through Service Canada, the primary purpose of the benefits is to “replace a portion of employment earning for people who recently paid into the CPP.”</p> <p>For more information visit <a href="http://www.servicecanada.gc.ca/eng/sc/cpp/disability/disabilitypension.shtml">http://www.servicecanada.gc.ca/eng/sc/cpp/disability/disabilitypension.shtml</a>.</p>
<p><b>CPP Disability Benefits:</b> <i>Eligibility requirements</i></p>	<p>There are two conditions of eligibility for CPP disability benefits:</p> <ol style="list-style-type: none"><li>1. you must meet the definition of “disabled”; and</li><li>2. you must have made the minimum contributions to CPP while you were working.</li></ol>

<p><b>CPP Disability Benefits:</b> <i>Your disability must be both severe and prolonged</i></p>	<p>In order to meet the definition of “disabled”, your disability must be both “severe” and “prolonged”.</p> <p>You will not automatically meet this definition simply because you qualify for disability/income loss benefits through other sources, as there is no commonly agreed upon definition of “disabled”.</p> <p>In determining eligibility for CPP benefits, “severe” is defined as preventing you from doing your former job, or any other job, on a regular basis. “Prolonged” means that your disability is likely to be long-term, of indefinite duration or is likely to result in death.</p>
<p><b>CPP Disability Benefits:</b> <i>Prior CPP contributions and the minimum qualifying period</i></p>	<p>In order to be eligible to receive CPP disability benefits you must have made a certain number of CPP contributions.</p> <p>In order to make a CPP contribution, you must have made more than \$4,600 (in 2009) and contributed prior to becoming disabled for either four of the last six years; or for at least 25 years, including three of the last six years.</p> <p>The amount of your contributions are calculated by using 4.95% of your annual income, as long as it is greater than \$4,600, up to a maximum of \$46,300 (in 2009). Based on those figures, your contributions should have been between \$4.95 (based on the minimum annual income of \$4,600) and \$2,118.60 (based on the maximum annual income of \$46,300).</p> <p>If you are self-employed, you would have had to pay 9.9% instead of the 4.95%. For more information on benefits for self-employed workers see our <b>Info Sheet 9, Claiming ICBC Benefits for Income Loss, Self-Employed and Service Industry Workers</b>.</p> <p>If you are unsure whether you have made the required contributions, contact Service Canada at 1-800-227-9914 for English, 1-800-277-9915 for French, and 1-800-255-4786 for TTY, or use their online service to view and print an official copy of your most up-to-date statement of contributions at <a href="http://www.servicecanada.gc.ca/eng/isp/common/proceed/socinfo.shtml">http://www.servicecanada.gc.ca/eng/isp/common/proceed/socinfo.shtml</a></p>
<p><b>CPP Disability Benefits:</b> <i>Calculating your monthly benefit</i></p>	<p>Once you have met both the definition of disabled and the minimum qualifying period requirements, your past contributions are used to calculate your monthly benefit.</p> <p>Everyone receives a fixed amount of \$424.43 (in 2009) plus an amount based on their prior CPP contributions during their entire working career.</p> <p>Your CPP benefits are taxable and continue until you are able to return to work at any job on a regular basis, or until you turn 65, whichever is shorter.</p> <p>On average, in 2008 people received \$799.14, and the highest amount paid in 2009 was \$1,105.99.</p> <p>Every January there may be a cost-of-living increase to the benefit.</p>

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<b>CPP Disability Benefits:</b> <i>CPP benefits after age 65</i>	<p>After age 65, you will begin receiving your CPP retirement pension. Your pension amount is usually less than the CPP disability benefits you may have been receiving, but you may also be eligible for the Old Age Security pension and possibly the Guaranteed Income Supplement.</p> <p>To apply for CPP disability benefits visit the Service Canada web site for an online application kit at <a href="http://www.servicecanada.gc.ca/eng/isp/cpp/disabforms.shtml">http://www.servicecanada.gc.ca/eng/isp/cpp/disabforms.shtml</a>.</p>
<b>CPP Disability Benefits:</b> <i>Waiting period</i>	<p>Once you submit a completed application for disability benefits, Service Canada may take up to 120 calendar days (four months) to reach a decision on eligibility. Additional information may be requested, which can further delay the decision.</p>
<b>CPP Disability Benefits:</b> <i>And other benefits</i>	<p>CPP Disability Benefits are paid regardless of any other benefits you may be receiving.</p> <p>CPP provides a benefit to all eligible contributors even if you also receive benefits for income loss due to disability from other sources.</p> <p>You may receive benefits from a private insurer or a provincial social assistance program while CPP processes your application.</p> <p>ICBC Accident Benefits will be reduced by the amount of CPP disability benefits you may receive beyond 104 weeks of being disabled and unable to work.</p>
<b>Provincial Disability Benefits</b>	<p>Provincial disability benefits are provided through the B.C. Employment and Assistance (BCEA) for Disabilities Program.</p> <p>This program includes income support benefits for Persons with Disabilities (PWD) and Persons with Persistent Multiple Barriers (PPMB).</p> <p>For more information visit the B. C. Ministry and Housing and Social Development website at <a href="http://www.hsd.gov.bc.ca/pwd.htm">http://www.hsd.gov.bc.ca/pwd.htm</a>.</p>
<b>Provincial Disability Benefits:</b> <i>Persons with Disabilities (PWD)</i>	<p>Based on the legislation, a person with disabilities is defined as “a person who is at least 18 years of age, with a severe physical or mental impairment that is expected to continue for at least two years”, and who:</p> <ul style="list-style-type: none"><li>▪ is significantly restricted in his or her ability to perform daily living activities; and</li><li>▪ requires assistance with daily living activities from<ul style="list-style-type: none"><li>▫ another person,</li><li>▫ an assistive device or</li><li>▫ an assistance animal.</li></ul></li></ul>

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<p><b>Provincial Disability Benefits:</b> <i>Persons with Disabilities (PWD) benefit amount</i></p>	<p>Based on 2008 amounts, a single individual with disabilities received \$531 in support, plus \$375 toward shelter payments, for a total of \$906 per month. (Benefit payments begin in the month following your designation as an eligible recipient, which means you do not receive payment for the month in which you are designated a person with disabilities.)</p> <p>A couple where one partner was disabled received \$1,271 per month; and a couple where both partners were persons with disabilities received \$1,519.</p> <p>For current rates, visit the B.C. Ministry of Housing and Social Development website and see the Fact Sheet on income assistance rates at <a href="http://www.hsd.gov.bc.ca/factsheets/2004/DisabilityAssist.htm">http://www.hsd.gov.bc.ca/factsheets/2004/DisabilityAssist.htm</a>.</p>
<p><b>Provincial Disability Benefits:</b> <i>Earnings exemption</i></p>	<p>There is an earnings exemption if you are not expected to become financially independent</p> <p>Those receiving PWD benefits who are not expected to become financially independent are entitled to an <b>earnings exemption</b>.</p> <p>It is not clear how this earnings exemption would affect your eligibility for other benefits and you should seek legal advice before pursuing part-time employment. The monthly limits in 2008 were:</p> <ul style="list-style-type: none"><li>▪ \$500 for a single individual;</li><li>▪ \$500 for a family where one individual was receiving PWD benefits; and</li><li>▪ \$750 for a family where both individuals were receiving PWD benefits.</li></ul> <p>For more information on earnings exemptions visit <a href="http://www.hsd.gov.bc.ca/factsheets/2006/Earnings_Exemption.htm">http://www.hsd.gov.bc.ca/factsheets/2006/Earnings_Exemption.htm</a>.</p>