



 MEMBERS' PORTAL

# WIP Q & A

Posted on May 7, 2020

In response to your questions from the May 6, 2020 bulletin we have addressed your concerns in the following Q & A:

## **Q1 – Who do I contact to make arrangements to prepay?**

A1 – You contact Manion to make prepayment arrangements. **NOTE:** this is only for Air Canada **MAINLINE** members.

Please communicate with Manion's contact centre for prepayment rates. This must be done within 45 days of the commencement of the Leave of Absence/Lay-off. The May Block Month commences May 5th and you will have 45 days to complete pre-payment arrangements, **which is June 18, 2020.** The cost is based on your previous 3 months earnings plus 1.07% (the Employer's portion) plus applicable taxes.

Manion requires your statement of Earnings provided by the Employer in order to calculate the amount of prepayment that is required from you. Manion anticipates having this information from Air Canada sometime next week and hopes to provide you with the prepayment calculations no later than May 20, 2020 and you will be updated/advised if this date is delayed.

## **Contact Centre**

1-866-532-8999 is the contact centre number.

press 1 for Plan Members.

press 5 for Coverage and Eligibility, you will then be connected to an agent.

## **Q2 – I am a current Rouge Flight Attendant, can I prepay WIP?**

A2 – No, this is only for Air Canada **mainline** members.

## **Q3 – I am a flow through Flight Attendant, who came from rouge and now fly at mainline can I prepay WIP?**

A3 – Yes, all Air Canada Mainline members may participate.

## **Q4 – What would happen if I didn't prepay WIP?**

A4 – If you did not prepay your WIP you will not have coverage. But in order to activate coverage again you must **work one flight and if on reserve, you must** complete **one full day of reserve.** If you are on special assignment or union officer duties, you must complete 1 shift to activate WIP coverage.

## **Q5 – Do I have to Prepay?**

A5 – No, that your choice as noted in the bulletin of May 6, 2020.

## **Q6 – In the bulletin sent on May 6th it says my coverage is only \$70.00 per month, is this correct?**

A6 – No, the information was an example. Your prepayment amount (**if you contacted Manion for the cost**) is determined once Manion receives your previous 3 months of earnings from the Employer. The calculation will be done, and the cost will be sent to you. If you decide you wish to continue with coverage, you will need to call Manion back again and they will process the payment over the phone. See A1 above for contact information.

## **Q7 – I would like to know if we don't prepay, are we allowed to rejoin when we return to active duty?**

A7 – Yes, once you return to active work as noted in A4 above.

## **Q8 – Since we will not have coverage while off duty and if we decide not to prepay and we may not return to active duty, why are we prepaying?**

A8 – If you **fall ill** and have chosen not to prepay your coverage and are unable to return to work at the end of your leave/layoff, there will be no entitlement to WIP Insurance until you meet the requirements noted above in A4.

## **Q9 – If I am off for May but return in June, what happens if I don't pay for May? Am I totally out of WIP?**

A9 – Yes coverage will have lapsed, and in order to qualify for coverage again you will need to meet the conditions outlined in A4 above.

## **Q10 – If I do decide to prepay for the whole 6 months, but after the 6 months, I am still laid off, what will happen then?**

A10 – There will be no coverage in place until you return work and meet the requirements noted above in A4 above.

## **Q11 – I am currently on CERB and would like to receive further information on how to make prepayments for WIP during this time. I would like to know how much the amount would be and where I can send this payment to and by what methods.**

A11 – Please contact Manion as noted above in answer A1 for details on how to make payment arrangements.

## **Q12- I am interested in having funds deducted for payment for the month of May. Could you please let me know how and when I**

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