



## Health Accident Fund

The attached form is to be used for the Health and Accident benefits. Upon receipt of proof of accidental bodily injury or sickness, an individual sustains a total disability will pay an income benefit as per the provisions of the Resolution Health and Accident Fund.

Total Disability Defined: As used in the provision, total disability means a disability which wholly and continuously disables the employee so that he/she is unable to perform any duty pertaining to his/her occupation and during which time he/she is not engaged in any other occupation for re numeration or profit. In no event shall total disability be deemed to exist for any period during which the employee is not under the continued and regular care of a licensed physician.

The income shall not begin until the 31<sup>st</sup> day of disability as specified in the Resolution. The employee must use all sick leave accrued and time of accumulated before payment of this benefit will begin. No further sick-leave will accrue after the activation of this benefit.

Although it is not mandatory under this policy, an employee may elect to utilize their vacation time after their sick leave has been expended. No employee shall receive compensation for any combination of sick leave, vacation, or health and accident benefit simultaneously.

In no case will an employee draw total disability benefits for more than 24 weeks in any calendar year.

No benefit shall be payable for any disability resulting from or contributed to by any of the following: Self-inflicted injury, whether intentional or while insane. War or any fact incident to war being declared or undeclared. Accidental bodily injury arising out of or in the course of the employee's employment. Sickness for which the employee is entitled to benefits under a workman's compensation act or similar legislation.

Amount of weekly payments for employees is \$150.00, but in no case will an employee receive more than 66 2/3% of his/her basic weekly earnings.

(For any additional information, and for a complete copy of the provisions contact Human Resources)

