

TO THE EMPLOYEE: Excluded Staff

"QUESTIONS AND ANSWERS" ABOUT YOUR LONG TERM DISABILITY COVERAGE

What is Long Term Disability coverage?

Long Term Disability coverage (more often known as "LTD") provides you with an income if you are disabled for an extended period.

How do I qualify for LTD benefits?

1. You must be eligible for coverage and make a claim.
2. You must have been disabled and unable to work for the qualification (waiting) period.
3. You must be under the care of a doctor.
4. You must have sufficient medical evidence to support your claim.

Note: Although the benefit is called "long term" disability, you do not have to be permanently disabled in order to qualify for benefits. In fact, many claims are only for a short period of time, until the employee recovers and can return to work.

What is the Healthcare Benefit Trust (HBT)?

HBT is a not-for-profit health and welfare trust that is exclusively dedicated to providing certain employee benefits and services related to those benefits. The Trust is not an insurance company and the benefits it provides are not insured by an insurance company. The Trust is not subject to regulation under the British Columbia *Financial Institutions Act*.

LTD benefits are provided by HBT to health care and community social services employees in BC and the Yukon. HBT is funded by contributions paid by employers and employees. These contributions are held in HBT's trust fund and paid out to disabled employees who qualify for benefits.

Claims are assessed by the Trust's claims paying agent, Great-West Life, in Vancouver.

How much is the LTD benefit?

For information on the benefit amount, refer to your employee benefit booklet or contact your employer. If your employer pays any portion of the contributions, the benefit is taxable. If you pay 100% of the contributions, the benefit is not taxable.

The amount of your LTD payment will not increase later, unless your LTD plan includes a cost-of-living adjustment.

When does LTD start?

LTD benefits start after you have been disabled for the qualification period. For information on the length of the qualification period, refer to your employee benefit booklet or contact your employer. Your LTD plan may require that you first use up your sick leave or weekly indemnity benefits before LTD benefits will be paid.

What does "disabled" mean?

"Disabled" means you are unable to work because of an accident or sickness. For information on the periods of disability of your LTD Plan, refer to the employee benefit booklet or contact your employer.

For the "own occupation period", you will be "disabled" if you cannot do your own job. After this period, the definition of disability changes. "Disabled" then means that you are not able to do any job. Your education, training and experience are considered in making this decision. This is called the "any occupation period".

How long does LTD continue?

Benefits will continue until you:

1. recover;
2. die;
3. reach age 65;
4. decide to terminate your employment (e.g. retire early);
5. are able to work and earn an income at the level specified in your employee benefit booklet (after you have been on LTD for the own occupation period); or
6. fail to provide satisfactory proof of disability;

whichever comes first.

What disabilities are not covered?

The LTD benefit does not cover disabilities that are caused by war, riot, service in the armed forces or an intentionally self-inflicted injury or illness.

BEFORE LTD BENEFITS START

What income is available to me before my LTD claim starts?

While you are waiting for LTD benefits, you may qualify for:

- Sick pay from your employer (if you have sick leave credits)
- Vacation pay
- Employment Insurance Sickness Benefits
- Canada Pension Plan (CPP) disability benefits (payable after 4 months of disability)
- WorkSafeBC (WCB) wage loss benefits (if you were injured at work)
- ICBC wage loss benefits (if you were injured in a car accident)
- BC Ministry of Employment and Income Assistance benefits (i.e. social assistance)
- Other disability income through a private or association plan that you belong to

If you receive income from any of these sources, it will not affect your LTD qualification period.

Can I work at all while I wait for LTD benefits?

Yes. You can try returning to work during the qualification period. Great-West Life will simply total the number of days you work and add them to the qualification period. However if you return to work for more than 31 calendar days, (i.e. are able to perform all hours/shifts/duties of your job, and then are again disabled), you will have to start a new qualification period.

CLAIMING LTD BENEFITS

How do I claim LTD benefits?

1. Obtain the claim forms from your employer.
2. Use the claim form called: **Checklist - "How to Submit a Long Term Disability Claim."**
3. Gather all the required information. If you need help with the forms, see your employer. It is important that your doctor submit all relevant medical information including test results. If Great-West Life do not receive everything, the assessment of your claim may be delayed.
4. Send your claim forms to your employer two months prior to the end of your qualification period. (Your doctor will either give the medical information to you or send it directly to Great-West Life.)
5. Keep copies of all documents.

Who decides if I'm disabled?

Great-West Life will assess your claim. Their case manager will review the medical information and the duties of your job (and any other Available Comparable Positions, if applicable) and determine, based on all available information, whether you are disabled as defined by your LTD plan. If Great-West Life need more information from you, your employer or your doctor (which is often the case), they will either contact you directly by phone or send you a copy of their letter requesting the information within two weeks of receipt of your application.

How will I know if my LTD claim has been accepted?

If your claim is accepted, Great-West Life will send you a letter. In addition, a case manager will attempt to reach you by phone. If you wish to obtain information on the status of your claim, call Great-West Life at 604-646-1200 or toll free at 1-888-292-4111.

What if my claim is denied?

See separate "Appealing a Denied or Terminated Claim" sheet.

How are LTD payments made?

Great-West Life will make monthly payments to you out of the Healthcare Benefit Trust's trust fund. Payments are monthly, with the first payment being made one month after the end of your qualification period. Payments are normally by direct deposit (i.e. the money is transferred directly into your bank account). Alternatively, you can elect to receive cheques from Great-West Life by mail. If your payment date is not convenient, it can be changed by contacting Great-West Life.

What about my other benefits while I'm receiving LTD benefits?

1. **Group Life, AD&D and LTD** - Your coverage will continue.
2. **Dental and/or Extended Health** - Your coverage will continue if you pay the contributions.
3. **Medical Services Plan** - You must pay the premiums. You may also wish to contact the Medical Services Plan to see if you qualify for premium assistance.
4. **Municipal Pension Plan** - Your period of disability will be considered "pensionable service", but neither you nor the employer will have to make contributions.

What if I receive other disability income while I'm also receiving LTD benefits?

Your LTD payments will be reduced by other disability income that you receive for the same disability (e.g. from WorkSafeBC/WCB, ICBC and/or CPP) or retirement income that you commence receiving after your date of disability. However the offset is only based on the initial amount you receive from the other agency.

It is important that you apply for other disability income at the time you become eligible, and that you keep Great-West Life informed of the status of your other claims. If you receive an award retroactively, you may have to repay all or some of the award to the Trust.

CPP Disability Benefits: You have the right to apply for CPP disability benefits at any time; however you will be required to apply when the medical evidence indicates you may meet the CPP test of disability (severe and prolonged). Great-West Life will notify you when you are required to apply and they will be able to assist you with the process.

If your other claim is denied but Great-West Life believe your disability is still the responsibility of the other agency, Great-West Life may ask you to appeal the decision. Your LTD benefits can continue while you appeal the decision.

Note: Your LTD payments will not be reduced by disability benefits from private policies, or from certain association plans which have been approved by the Trust.

How do I apply for other disability income benefits?

Refer to the separate sheet in your claims package on how to obtain information and claim forms on government sponsored benefits.

How often do I have to provide medical reports?

It depends on the status of your disability and when your doctor expects your condition to change. Great-West Life will ask you for new medical information from time to time. It is your responsibility to pay the doctor if there is a charge for this information.

It is important that you encourage your doctor to send in the reports as soon as possible so that there is no delay in the ongoing assessment of your claim. It is also important that your doctor submit all relevant medical information including test results, specialists' reports, x-ray reports, etc.

Note: This medical information is treated as confidential. You are not required to give a copy to your employer.

Advance Payment of Group Life Coverage for Terminally Ill Employees

If you are terminally ill, you may also be eligible to apply for an advance payment of a portion of your Group Life benefit. For further information and/or an application form, contact your employer.

REHABILITATION AND RETURN TO WORK

What is rehabilitation?

Rehabilitation can help you return to work. Great-West Life employs a number of Rehabilitation Consultants. If you are medically able to prepare to return to work (at your own job or another job), the Rehabilitation Consultant can provide you with support, advice and, if needed, financial assistance for rehabilitation.

If you are able to return to your own job, the Rehabilitation Consultant may assist in setting up a return to work program. This will help you build up strength and stamina so that you can return to work safely and successfully. If necessary, the Consultant can authorize payment for return to work programs, vocational assessment, work conditioning, counselling, rehabilitative employment, and/or retraining for another job.

Rehabilitation can start at any time, as soon as you and your doctor agree that you are ready.

What is a return to work program?

If you return immediately to full duties after a lengthy disability, you may risk re-injuring yourself as you may be out of shape. Therefore, in order to return safely, your doctor could recommend that you start back gradually. You can slowly increase your hours until you are ready to work a full shift; or at first you may only perform the lighter duties of your job; or you may require some adjustments to the work area.

While you are on the program, your LTD claim will continue.

The Rehabilitation Consultant is available to help set up your return to work program.

MORE QUESTIONS?

If you have more questions, contact your employer.

**This is a summary only. For further information on your LTD benefit,
refer to your employee benefit booklet.**