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 5 months.
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 socials 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.

4 months under the Nurses’ Provincial Collective Agreement for employees disabled on or after April 1, 2012
How much is the LTD benefit?

Facilities & Community Agreements: The benefit is the greater of: 70% of the first $2,800* of pre-disability earnings plus 50% of excess earnings; or 66 2/3% of pre-disability earnings.

Nurses' PCA: The benefit is the greater of: 70% of the first $4,000* of pre-disability earnings plus 50% of excess earnings; or 66 2/3% of pre-disability earnings.

HSP Agreement: The benefit is the greater of: 70% of the first $4,500* of pre-disability earnings plus 50% of excess earnings; or 66 2/3% of pre-disability earnings.

* Adjusted annually for new claims based on increases in the applicable weighted average wage rate. If your claim is accepted, this will be increased every 4 years based on increases in the weighted average wage rate under the applicable collective agreement.

The benefit is taxable.

When does LTD start?

LTD benefits start after you have been disabled for 5 months.

What does "disabled" mean?

"Disabled" means you are unable to work because of an accident or sickness. For the "own occupation period" as defined in the collective agreement, 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 that pays 70% or more of the current rate of pay for your pre-disability 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. refuse to participate in an Approved Rehabilitation Plan that has been approved by a Rehabilitation Review Committee;
5. receive the LTD Plan Early Retirement Incentive Benefit;
6. decide to terminate your employment; or
7. are able to work and earn 70% or more of your current rate of pay for your pre-disability job (after you have been on LTD for the own occupation period as defined in the collective agreement);

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.

4 months under the Nurses' Provincial Collective Agreement for employees disabled on or after April 1, 2012
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. If you try returning to work, Great-West Life will simply total the number of days you work and add them to the 4 month qualification period. However if you return to work for more than 31 consecutive 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. If you return to work in a “return to work program” under your collective agreement, the qualification period will run concurrently.

What if I have sick leave credits left when my LTD benefits start?

You have the following choices:

1. Use up your sick leave credits before your LTD benefit payments start (not applicable to claimants under the Nurses’ PCA and HSP Agreement disabled on or after April 1, 2011); or
2. Use your sick leave credits to top-up your LTD benefit payments; or
3. Bank your unused sick leave credits for the future.

4 month qualification period under the Nurses’ Provincial Collective Agreement for employees disabled on or after April 1, 2012
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 or your union representative. 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, as soon as possible, after you have been disabled for 13 months. (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 determine, in their opinion, whether you are disabled and unable to do your job.

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

If your claim is accepted, a case manager from Great-West Life will phone you within two weeks of receipt of your completed LTD application. If Great-West Life need more information from you, your employer or your doctor (which is often the case), they will send you a copy of their letter requesting the information within two weeks of receipt of your application. 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 at the end of the 16th month of disability. 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. Please note Group Life and AD&D benefits are employer paid and therefore are taxable benefits. Your employer will issue a T4.

2. **Dental and/or Extended Health** - Your coverage will continue if you elect to pay 50% of the contributions. Such an election must be made at the time your LTD claim is accepted and contributions must be paid to your employer monthly in advance.

3. **Medical Services Plan** - Your coverage will continue if you elect to pay 50% of the contributions. Such an election must be made at the time your LTD claim is accepted and contributions must be paid to your employer monthly in advance. You may also wish to contact the Medical Services Plan to see if you qualify for premium assistance.

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1. **2 months under the Nurses’ Provincial Collective Agreement for employees disabled on or after April 1, 2012**

2. **15th month of disability under the Nurses’ Provincial Collective Agreement for employees disabled on or after April 1, 2012**
4. **Municipal Pension Plan and Public Service Pension Plan** - If you are a member of one of these pension plans, your period of disability will be considered "pensionable service", but neither you nor the employer will have to make contributions.

5. **Seniority** - You will accrue seniority while you are on LTD. (Not applicable to employees under the Community Agreement.)

**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 CPP, WorkSafeBC/WCB or ICBC). The offset is only based on the initial amount you receive from the other agency, until your LTD benefit is re-calculated based on current wage rates (i.e. every 4 years). In the interim, your total monthly income will periodically increase by any cost of living increases to the other income.

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

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.

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**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 up to 50% (maximum $25,000) 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. The Healthcare Benefit Trust 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.

The Rehabilitation Consultants offer many opportunities to help you return to work through return to work programs, vocational assessment, work conditioning, counselling, rehabilitative employment and/or retraining for another job. These services will be part of an Approved Rehabilitation Plan which is created jointly by you and your Rehabilitation Consultant (and your union if you choose). Your LTD benefits will continue until you have successfully completed the Approved Rehabilitation Plan, provided you are willing to participate and co-operate.

You are required to participate in rehabilitation. If you do not agree with the recommended rehabilitation plan, or if you feel you are medically unable to participate, you must either be able to demonstrate why you cannot participate, or you can appeal to a Rehabilitation Review Committee.

To contact a Rehabilitation Consultant and enquire about these services, call 604-736-2087 (Vancouver), toll-free at 1-888-736-2087 or 250-862-3259 (Kelowna).

What if I return to work and then get sick again?
If you are on a rehabilitation program, your LTD claim will simply continue. However if your LTD claim has ended, this would be called a "successive disability". If it is the same disability and you have returned to work for less than 6 months, your LTD claim will resume immediately. If it is a different disability and you have returned to work for less than 1 month, your claim will also resume immediately. If you have returned to work for a longer period, then it would be a new LTD claim and you would have to complete a new 4 month qualification period.

Can I work part-time while I'm receiving LTD benefits?
Yes. If it is an Approved Rehabilitation Plan, you will receive your LTD benefit plus your rehabilitative earnings, up to a maximum of 100% of the current rate of pay for your pre-disability job. Therefore, rehabilitative employment allows you to increase your income while you are disabled.

Note: If your work is not approved by the Trust’s Rehabilitation Consultant, your LTD benefit will be reduced by 100% of your earnings. You must advise Great-West Life if you are working so that you do not have to repay LTD benefits to the Trust.

What happens to my own job while I'm on LTD?
Your employer will hold your own job for "own occupation" period as defined in the collective agreement. After this period, you can return to an equivalent position, exercising your seniority rights if necessary.

MORE QUESTIONS?
If you have more questions, contact your employer or your union.

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

4 month qualification period under the Nurses’ Provincial Collective Agreement for employees disabled on or after April 1, 2012