HEALTHCARE BENEFIT TRUST



HBT POLICY: Expedited Medical Services Rehabilitation Services A-4.2

Policy Number OC-11-23-v1

Policy Statement:

This policy provides guidance in determining when expedited medical services are appropriate.

Principles

 Benefits to the healthcare system can be realized if undue waiting periods for medical services required by Employees can be reduced through expedited services

Guidelines

- Rehabilitation Services may arrange for expedited medical assessment and/or treatment for Employees still at work or off work during the Long Term Disability qualification period (pre-LTD) when the service may:
 - Reduce the Long Term Disability (LTD) benefit period
 - Assist the Employee in returning to Gainful Employment if the Employee's condition could lead to a claim for LTD Benefits
- 2. Criteria for expedited medical services pre-LTD are:
 - The treatment will reduce the Employee's time away from work and the condition may result in a claim for LTD benefits
 - No appointment for the assessment and/or treatment is available for several months within the public health system
 - The assessment is required to determine barriers to Employability
 - The assessment and/or treatment is available an expedited basis
- 3. If expedited medical services for an Employee in receipt of LTD benefits may reduce the LTD claim period, Rehabilitation Services collaborates with Great-West Life (GWL)

Practice

1) Expedited Medical Services are documented as part of the Rehabilitation Plan (Policy A-3.2 Rehabilitation Plan)

Definitions

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- Employability The ability to perform Gainful Employment
- **Employee** Employees of HBT's member employers who are covered by the HBT LTD Plan (plus the HSA LTD Trusts)
- Gainful Employment Occupation for which the Employee has the education, training and/or experience at a rate of pay defined by the Employee's LTD plan (see <u>Collective</u> <u>Agreements: Long Term Disability Insurance Plans</u> in *Relevant Documents/Links*)
- Rehabilitation
 - 1. **Medical Rehabilitation -** Treatment designed to facilitate recovery from injury, illness, or disease and to restore sufficient physical, sensory, and mental functions to enable Gainful Employment. Treatment also includes assisting the Employee to compensate for deficits that cannot be reversed medically.
- Rehabilitation Plan Documentation of Medical and Vocational Rehabilitation required to resolve barriers to Gainful Employment including outcome measures and a timeline

Relevant Documents / Links

A: Collective Agreements: Long Term Disability Insurance Plans http://www.heabc.bc.ca/Page20.aspx
http://www.cssea.bc.ca/public_documents.php

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