

LTD PLANS FOR UNION MEMBERS TO THE EMPLOYEE: APPEALING A DENIED OR TERMINATED LTD CLAIM

What if Canada Life deny or terminate my claim?

Canada Life will deny or terminate your claim if there is not enough medical evidence to show you cannot work. In that event, you may wish to talk to your doctor and employer about returning to work. If you do not agree with Canada Life's decision and feel you are medically unable to work, you may appeal their decision. To appeal a claim:

1. Contact Canada Life and say that you wish to appeal their decision. Canada Life will then discuss the process with you. You may also wish to contact your employer or union for assistance.

Nurses and HSP Agreements: You must submit an appeal within 2 years of Canada Life's last decision letter, unless there are good and sufficient reasons to extend the time period.

2. Medical Information: Obtain any new or missing medical information and send it to Canada Life. Canada Life will re-assess your claim. They may also refer it to their staff physician.
3. Vocational Information: Ensure that Canada Life have received an accurate description of your job.

Canada Life will re-assess your claim, and it will be either accepted or re-denied.

What if Canada Life still deny or terminate my claim after I have appealed it?

You can then request that your claim be reviewed by a Claims Review Committee (CRC) made up of 3 doctors. The CRC process is as follows:

1. To start the process, write Canada Life and request that your LTD claim be reviewed by a CRC. You may also wish to contact your union for assistance.
2. Canada Life will refer your claim file to the Healthcare Benefit Trust's (HBT) offices. The Trust's staff will then coordinate the CRC for your claim.
3. You will receive a letter from HBT confirming your request.
4. HBT will prepare a package containing all the medical and vocational information in

your claim file plus copies of relevant correspondence from your claim file. The package will be sent to the 3 doctors, to you, and to your union (if authorized by you).

5. You will be asked to meet with the CRC and they will interview and examine you. This meeting may take place in-person or virtually as determined by the CRC. They may also ask that you go for more medical tests.
6. The CRC will decide whether they agree or disagree with Canada Life's decision. They will write a report and copies will be given to you, your employer, your union, HBT and Canada Life.
7. If the CRC agrees that you are disabled under the applicable "definition of disability", your LTD claim will be accepted and paid by Canada Life. If the CRC agrees that you are not disabled, your LTD claim file will remain closed.

What if the Claims Review Committee does not accept my claim and I disagree with their decision?

You cannot appeal the decision on medical grounds as it is the final decision. If you disagree on a matter of interpretation, you can appeal the decision to the BC Labour Relations Board. To start such an appeal, contact your union representative.