

TO THE EMPLOYEE:

APPEALING A DENIED OR TERMINATED CLAIM

What if Great-West Life deny or terminate my claim?

Great-West Life will deny or terminate your claim if there is not enough medical evidence to show you cannot work. Therefore, you may wish to talk to your doctor and employer about returning to work. However, if you do not agree with Great-West Life's decision and feel you still cannot work, you may appeal their decision. To appeal a claim:

1. Write Great-West Life and say that you wish to appeal their decision. Great-West Life will reply and list the additional information that they need in order to review your claim. You may also wish to contact your employer or union for assistance.
2. Medical Information: Obtain any new medical information and send it to Great-West Life. Great-West Life will re-assess your claim. They may also refer it to their staff physician.
3. Vocational Information: Ensure that Great-West Life have received an accurate description of your job.

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

What if Great-West 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 made up of 3 doctors. The Claims Review Committee process is as follows:

1. To start the process, write Great-West Life and request that your LTD claim be reviewed by a Claims Review Committee. You may also wish to contact your union for assistance.
2. Great-West Life will refer your claim file to the Healthcare Benefit Trust's offices. The Trust's staff will then coordinate the Claims Review Committee for your claim.
3. You will receive a letter from the Trust confirming your request.
4. The Trust will prepare a package containing all the medical and vocational information in your claim file and copies of relevant correspondence. The package will be sent to the 3 doctors, to you, and to your union (if authorized by you).

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5. You will be asked to meet with the Committee and they will interview and examine you. They may also ask that you go for more medical tests.
 6. The Committee will decide whether they agree or disagree with Great-West Life's decision. They will write a report and copies will be given to you, your employer, your union, the Trust and Great-West Life.
 7. If the Claims Review Committee agrees that you are disabled under the applicable "definition of disability", your LTD claim will be accepted. If the Committee agrees that you are not disabled, your 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. It is the final decision. However if you disagree on a matter of interpretation, you can appeal the decision to the Labour Relations Board. To start such an appeal, contact your union representative.