

**PUBLIC SECTOR LTD PLANS  
(EXEMPT STAFF AND UNION MEMBERS)**

**TO THE EMPLOYEE:  
APPEALING A DENIED OR TERMINATED 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. Therefore, you may wish to talk to your doctor and employer about returning to work. However, if you do not agree with Canada Life's decision and feel you still cannot 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 union (if applicable) or employer for assistance.
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.

If you are a union member, refer also to your benefit booklet and/or collective agreement for any other information about your entitlement to appeal the claim decision.

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

**Who can help me with my appeal?**

Your union (if applicable), your employer, Canada Life and/or your doctor.

***For further information refer to your benefit booklet,  
and collective agreement (if applicable).***