

**‘NON-PROVINCIAL’ UNION LTD PLANS
TO THE EMPLOYEE:
“QUESTIONS AND ANSWERS”
ABOUT YOUR LONG TERM DISABILITY COVERAGE**

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 the qualification (waiting) period.
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)?

Your LTD coverage is provided by the Trust indicated on the first page of your "Claimant's Statement" form. Contact your employer for more information on which Trust provides your LTD coverage.

The Trust is a not-for-profit, employee life and health 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 the Trust to eligible employees in BC. The Trust is funded by contributions paid by healthcare, community social services and/or public sector employers and employees. Those contributions are held in the trust fund and paid out to disabled employees who qualify for benefits.

Claims are assessed and managed by the Trust's LTD claims paying agent, Canada Life. Their offices are in Vancouver and Langley.

How much is the LTD benefit?

For information on the benefit amount, refer to your employee benefit booklet and/or collective agreement, or contact your employer. If your employer pays any portion of the contributions, the benefit is taxable. If you pay 100% of the contributions, the benefit is not taxable.

The amount of your LTD payment will not increase later unless your LTD Plan includes a cost-of-living adjustment.

When does LTD start?

LTD benefits start after you have been disabled for the qualification period. For information on the length of the qualification period, refer to your employee benefit booklet and/or collective agreement, or contact your employer. Your LTD Plan may require that you first use up your sick leave or short term disability benefits before LTD benefits will be paid.

What does "disabled" mean?

"Disabled" means you are unable to work because of an accident or sickness. For information on the periods of disability of your LTD Plan, refer to your employee benefit booklet and/or collective agreement, or contact your employer.

For the "own occupation period", 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 you are reasonably qualified for and meets the earnings test outlined in your benefit booklet. 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. reach the maximum benefit payment period as specified in your LTD Plan;
5. are able to work and earn an income at the level specified in your LTD Plan (after you have been on LTD for the own occupation period); or
6. fail to provide satisfactory proof of disability as required under the terms of your LTD Plan.

whichever comes first.

What disabilities are not covered?

The LTD benefit does not cover disabilities resulting from:

1. war, insurrection, rebellion, or service in the armed forces of any country;
2. voluntary participation in a riot or civil commotion, except while in the course of performing the duties of your regular occupation;
3. intentionally self-inflicted injuries or illness; or
4. any other exclusions specified in your LTD Plan.

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 or short term disability benefits from your employer (if available)
- 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 Employment and 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. You can try returning to work during the qualification period. Canada Life will simply total the number of days you work and add them to the qualification period. However if you return to work for more than 31 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. For further information, refer also to your benefit booklet.

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 union. It is important that your doctor submit all relevant medical information including test results. If Canada Life do not receive everything, the assessment of your claim may be delayed.
4. Send your claim forms to your employer two months prior to the end of your qualification period. (Your doctor will either give the medical information to you or send it directly to Canada Life.)
5. Keep copies of all documents.

Who decides if I'm disabled?

Canada Life will assess your claim. Their Case Manager will review the medical information and the duties of your job and determine, based on all available information, whether you are disabled as defined by your LTD Plan. If Canada Life need more information from you, your employer or your doctor (which is often the case), they will either contact you directly by phone or send you a copy of their letter requesting the information within two weeks of receipt of your application.

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

If your claim is accepted, Canada Life will send you a letter. In addition, a case manager will attempt to reach you by phone. If you wish to obtain information on the status of your claim, call Canada 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?

Canada Life will make monthly payments to you out of the Trust Fund. Payments are monthly, with the first payment being made one month after the end of your qualification period. Payments are by direct deposit (i.e. the money is transferred directly into your bank account). If your payment date is not convenient, it can be changed by contacting Canada Life.

What about my other benefits while I'm receiving LTD benefits?

1. **Group Life, AD&D and LTD** – Your coverage will continue through your employer.
2. **Dependent Life, Dental and/or Extended Health (where applicable)** – Contact your employer for further information. If you are responsible for paying the contributions, and if you elect to continue your coverage, any election must be made when your employer-paid coverage ends or when your LTD claim commences, whichever is later, and contributions must be paid to your employer monthly in advance.
3. **Medical Services Plan** – Your coverage will continue through your employer.
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.

Note: If you cease to be an employee while on LTD, your Group Life, AD&D, Dependent Life, Dental and Extended Health entitlement (where applicable) will end. LTD coverage will continue while you remain on LTD.

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 WorksafeBC, CPP and/or ICBC for an MVA that occurred prior to May 17, 2018. Retirement income, and cost of living increases on other disability income, may also be offsets, depending on the terms of your LTD Plan.

It is important that you apply for other disability income at the time you become eligible, and that you keep Canada Life informed of the status of your other claims. If you receive an award retroactively, you may have to repay all or some of the award to the Trust.

CPP Disability Benefits: You have the right to apply for CPP disability benefits at any time. However you will be required to apply when the medical evidence indicates you may meet the CPP test of disability (severe and prolonged). Canada Life will notify you when you are required to apply and they will be able to assist you with the process.

If your claim for other disability income is denied but Canada Life believe your disability is still the responsibility of the other agency, Canada 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.

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. Canada Life will ask you for new medical information from time to time. It may be 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.

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 a portion 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. Canada Life 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.

Rehabilitation can start at any time, as soon as you and your doctor agree that you are ready. Depending on the terms of your LTD Plan, you may be required to participate in a rehabilitation plan.

What is a return to work program?

If you return immediately to full duties after a lengthy disability, you may risk re-injuring yourself as you may be out of shape. Therefore, in order to return safely, your doctor could recommend that you start back gradually. You can slowly increase your hours until you are ready to work a full shift; or at first you may only perform the lighter duties of your job; or you may require some adjustments to the work area.

While you are on the program, your LTD claim will continue.

The Rehabilitation Consultant is available to help set up your return to work program.

What if I return to work and then get sick again?

If you are working under a return to work program, your LTD claim will simply continue. However if your LTD claim has ended and you are again disabled, this would be called a "successive disability". If it is the same disability and you have returned to work for less than 6 months, and Canada Life determine you are again disabled under the terms of your LTD Plan, your LTD claim will resume immediately. If it is a different disability and you have returned to work for less than 1 month, and Canada Life determine you are again disabled, 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 qualification period. (See "How Do I Qualify for LTD Benefits?")

Can I work while I'm receiving LTD benefits?

Yes. If it is as "rehabilitative employment" by the Rehabilitation Consultant, your LTD benefit will only be reduced by a portion of your earnings. Therefore rehabilitative employment allows you to increase your income while you are disabled, up to a maximum specified in your LTD Plan.

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

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/or collective agreement.