

## LTD PLANS FOR UNION MEMBERS TO THE EMPLOYER:

### LONG TERM DISABILITY (LTD) CLAIM CHECKLIST

For New Claimants under the:

- Community Living Services Collective Agreement
- General Services Collective Agreement
- Indigenous Services Collective Agreement

- Review LTD Claims sections in the HBT Administration Guide.
- Obtain all the community social services LTD claim forms and information sheets from the HBT website: <https://www.hbt.ca/communication/forms-guides-and-manuals/>
- Place a checkmark next to:  
Community Social Services Employers' Association (CSSEA) HBT Policy 51367   
in the top right-hand corner of the Claimant's Statement, Employer's Statement and Attending Physician's Statement.

This will provide the claimant, physician and Canada Life with confirmation of the Trust that is providing the LTD coverage and the policy number.

- Give the claimant and physician forms (or the links) to your employee.
- Counsel your employee on the LTD benefit provisions and the claims process. Explain the LTD benefit to the employee:
  - Who pays?** Claims are paid out of the Healthcare Benefit Trust's trust fund. Healthcare and community social services employers and employees pay contributions to the Trust, which are then used to pay benefits to claimants. Canada Life's role is to assess, manage and pay claims.
  - What is the LTD waiting period?** Qualification (waiting) period is 6 months.
  - How much is the LTD benefit?**

**Community Living Services Agreement:** The benefit is the greater of: 70% of the first \$4,197\* of pre-disability earnings plus 50% of excess earnings; or 66 2/3% of pre-disability earnings.

**General Services Agreement:** The benefit is the greater of: 70% of the first \$4,579\* of pre-disability earnings plus 50% of excess earnings; or 66 2/3% of pre-disability earnings.

**Indigenous Services Agreement:** The benefit is the greater of: 70% of the first \$5,100\* of pre-disability earnings plus 50% of excess earnings; or 66 2/3% of pre-disability earnings.

\*As at April 1, 2021. Adjusted annually for new claims based on increases in the applicable weighted average wage rate. If your claim is accepted, your LTD benefit will be increased every 4 years based on increases in the weighted average wage rate under the applicable collective

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agreement.

The benefit is taxable.

**When do payments start?** Benefits are paid monthly in arrears, starting one month after the end of the qualification period. Payments are made directly to the claimant's bank account via electronic funds transfer (EFT).

**How long?** Benefits are paid for a specified period of time if the employee is medically unable to do their own job. This is defined as the "own occupation period" and its duration is 12 months.

After the "own occupation period", benefits continue to be paid if the employee has not recovered and does not have the education, training and experience to do another job that will pay 70% of the current rate of pay for the employee's pre-disability job. This is defined as the "any occupation period". LTD benefits continue to the earliest of recovery, death or age 65.

**Not always long term.** Although the benefit is called "Long Term Disability", it is really a "salary continuance plan". If the employee's claim is approved, it does not necessarily mean that the disability will be lengthy. If the employee can eventually return to work (own job or another job), a Rehabilitation Consultant at Canada Life will provide assistance. See also "Rehabilitation and Returning to Work" below. If a return to work is not possible, then the LTD benefit is there to provide an income for as long as the employee qualifies.

**Rehabilitation and Returning to Work.** Canada Life's Rehabilitation Consultants offer many opportunities that help claimants return to work through Approved Rehabilitation Plans (ARP): return to work programs, vocational assessment, work conditioning, counseling, rehabilitative employment, and/or retraining for another job. A claimant is required to participate in an ARP.

**Other benefits?** While receiving LTD benefits, the employee's Group Life, AD&D and LTD coverage will continue. The employee's MSP coverage also continues through the employer. The employee can elect to continue Dental and/or Extended Health coverage if the employee pays 50% of the contributions. Such an election must be made at the time the LTD claim is accepted and contributions must be paid to the employer monthly in advance.

**Frequency of medical?** Canada Life assess claims based on the medical evidence they receive. When a claim is accepted, Canada Life will periodically ask for updated medical information. The frequency of requests depends on the status of the employee's medical condition. The employee pays the cost of obtaining medical information.

**Appeals.** If the claim is denied and the employee disagrees with the decision, the claim can be appealed. The employee sends any new medical information to Canada Life and requests that the claim be re-assessed. If Canada Life do not change their decision, the employee can then request that the claim be reviewed by a panel of three physicians (a Claims Review Committee).

**Review the claims process with the employee**

**When to claim.** Claims are to be sent to Canada Life in the two months prior to the end of LTD qualification period. It is important that claims are not late. (Note: If the employee has worked in the qualification period, the claim should still be submitted at the normal time.)

**Forms.** The applicable forms are to be completed by the employee, employer and physician. All sections must be completed.

**Obtain complete medical information.** The employee should make sure the physician

includes all test results, specialists' reports, etc. If material is missing, the claim assessment will be delayed. The physician may send the information directly to Canada Life, or the employee may give it to the employer in a sealed envelope for submission to Canada Life.

- Other benefits.** Does the employee wish to purchase ongoing Dental and/or Extended Health benefits when the claim commences (if not already purchasing these benefits)?
- Sick leave.** How does the employee wish to utilize any unused sick leave credits?
- Apply for other income.** Has the employee applied for all other sources of disability income that the employee may qualify for at this time (e.g. EI, WorkSafeBC, ICBC, CPP)? The employee must advise Canada Life of any other disability income, and LTD benefits will be reduced by the other disability income (excluding EI, as EI benefits are reduced by LTD).

The employee will be required, by Canada Life, to apply for CPP disability benefits when the medical evidence indicates the employee may meet the CPP test of disability ("severe and prolonged"); or the employee may choose to apply earlier.

LTD is not reduced by benefits from private insurance.

LTD benefits are not reduced by wage loss benefits paid by ICBC if the motor vehicle accident occurred on or after May 17, 2018, as those ICBC benefits are reduced by LTD. However Canada Life will still require information on the ICBC claim.

- Decision soon?** If all the information is sent to Canada Life with the claim, the employee should hear from the case manager within two weeks. If information is missing (which unfortunately is often the case), the employee will receive a letter requesting the material within two weeks. Note: Canada Life will not assess the claim until all information is received.
- Retirement instead?** For employees age 60 and over: does the employee wish to look into whether early retirement would be a better financial option than LTD? (The employee should still go ahead with the LTD claim in the meantime.)
- Complete all sections of the Employer's Statement.** Ensure that each section of the form is filled out by the appropriate staff member, and that the information is complete and accurate. The job description must describe the duties of the employee's own job (i.e. not generic).
- Send the following to Canada Life at #1500-1055 Dunsmuir Street, Vancouver, BC V7X 1K8 or [Vancouver.DMSO@canadalife.com](mailto:Vancouver.DMSO@canadalife.com):**
  - Claimant's Statement:** Ensure the employee has completed all sections, including the Summary of Education, Training, and Experience.
  - Attending Physician's Statement** and reports from all consulting specialists: These reports may be given to you in a sealed envelope to ensure confidentiality. (Ask the employee to inform you if the doctor sends the medical reports directly to Canada Life so that you do not wait for this information.)
  - Employer's Statement:** Ensure all sections are completed. The Job Description is to be completed by the employee's immediate supervisor.
  - Calculation of Part-time Earnings** (if applicable): Complete this form for part-time employees.
  - Sick Leave Credits Report Form.**
  - Proof of employee's age:** Birth certificate, driver's license, passport or other official document

