

'NON-PROVINCIAL' UNION LTD PLANS TO THE EMPLOYER: LONG TERM DISABILITY (LTD) CLAIM CHECKLIST

- Contact the Healthcare Benefit Trust at BenefitsTeam@hbt.ca to confirm that this claim package is appropriate for your employee's LTD Plan (i.e. class code).**
- Obtain all the 'Non-Provincial Union' LTD claim forms and information sheets from the HBT website: <https://www.hbt.ca/forms-guides/>**
- Review the LTD Claim sections of the Healthcare Benefit Trust (HBT) Administration Guide.**
- Confirm which Trust your employee's LTD coverage is administered under and place a checkmark beside the applicable Trust on 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.** Ensure you indicate the correct Trust (Policy number) on each form.
- 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 Trust Fund. Healthcare, community social services and public sector employers and employees pay contributions to the Trust, which are then used to pay benefits to claimants. Canada Life's role is to assess and pay claims.
 - Waiting period?** For information on the qualification (waiting) period, refer to the employee benefit booklet.
 - When do payments start?** Benefits are paid monthly in arrears, starting at the end of the qualification period. Payments are made directly to the claimant's bank account via electronic funds transfer (EFT).
 - How much?** For information on the benefit amount, refer to the employee benefit booklet. The benefit is taxable if the employer pays any portion of the contributions.

- How long?** Benefits are paid for two years (or as otherwise stated in the benefit booklet) if employees are medically unable to do their own job. This is the "own occupation period of disability. After the own occupation period, benefits continue to be paid if employees are unable to engage in any occupation for which they are reasonably qualified by education, training and experience, and if they cannot meet the earnings test stated in the benefit booklet. 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 they can eventually return to work (own job or another job), a Rehabilitation Consultant at Canada Life will provide assistance. If a return to work is not possible, then the benefit is there to provide an income for as long as the employee qualifies.
- Rehabilitation and Returning to Work.** Rehabilitation Consultants offer many opportunities that help claimants return to work: return to work programs, vocational assessment, work conditioning, counselling, rehabilitative employment, and/or retraining for another job. Depending on the terms of the LTD Plan, the employee may be required to participate in rehabilitation.
- Other benefits?** Continue the employee's Group Life, AD&D and MSP coverage while on LTD. Dependent Life, Dental and/or Extended Health coverage (as applicable) can also continue while on LTD. The benefit booklet will specify whether the employer or employee is responsible for paying the contributions. If the employee is responsible for paying the contributions, and if the employee elects to continue the coverage, any election must be made when the employer-paid coverage ends or when the LTD claim commences, whichever is later, 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 may be required to pay 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, and if the benefit booklet describes a Claims Review Committee appeal process, the employee can then request that the claim be reviewed by a panel of three physicians.
- Review the claims process with the employee.**
- When to claim.** Claims are to be sent to Canada Life 2 months prior to the end of the LTD qualification period unless the employee is in receipt of WorkSafeBC benefits [See WorkSafe LTD Claim Notification Process section in the HBT Administration Guide]. It is important that claims are not late. (Note: If the employee has worked some shifts 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 by the parties. Indicate the Policy number and complete the relevant employer section of the Claimant Statement **before** giving the employee the claimant and physician forms. Employers are **not** required to wait to submit the complete package to Canada Life. You have the option to submit the

Employer's Statement to Canada Life without the rest of the claim information in order to ensure timelines are met. The employee and physician may also submit their forms to Canada Life independently. Canada Life will follow up with the employee if there is any information missing.

- 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. The employer should then forward the **unopened** envelope directly to Canada Life to ensure the employees' privacy is protected.
- Other benefits.** Does the employee wish to purchase Dependent Life, Dental and/or EHC benefits (where applicable) while on LTD?
- Sick leave.** Does the employee have any unused sick leave credits (where applicable)? If so, does the LTD plan require that sick leave be used up before LTD benefits can commence? If the employee eligible for short term disability benefits (where applicable)?
- 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 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.

Note: LTD is not reduced by benefits from private insurance.

- 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 you to look into whether they would be further ahead, financially, to elect early retirement instead of 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 the appropriate office:**
 - Calgary Disability Management Services: calgary.dms@canadalife.com
 - Langley Disability Management Services: langley.dms@canadalife.com
 - Vancouver Disability Management Services: vancouver.dms@canadalife.com

If you are unable to email, documentation may be submitted by mail and should be directed to:

- Claimant's Statement:** If any information is missing, Canada Life will contact the employer or employee directly.
- Attending Physician's Statement** and reports from all consulting specialists: These reports may be given to you in a sealed envelope to ensure confidentiality or sent directly to Canada Life by the Physician.
- Employer's Statement:** Ensure all sections are completed. The Job Description is to be completed by the employee's immediate supervisor.
- Sick Pay:** The date on which sick leave or short term disability benefits will be used up (if applicable).
- Proof of employee's age:** Birth certificate, driver's license, passport or other official document indicating the employee's date of birth. Do not submit original documents. Instead, submit a photocopy with your written certification that it is a true copy. Include certified copy of translation where required.
- Income tax forms:** If the LTD benefit is taxable, submit completed tax forms (TD1 and TD1BC) to Canada Life, or the employee's written advice that tax is not to be deducted at source.
- Copies of any WorkSafeBC information** regarding the acceptance, denial or termination of WorkSafeBC benefits and a copy of any notice of appeal.
- Copies of any ICBC claim information** including claim number, adjudicator's name and address, name and address of employee's lawyer, and amount of ICBC wage loss/Part VII payments received to date (if known). This initial information is required even if the employee's motor vehicle accident occurred on or after May 17, 2018.
- Direct Deposit** authorization form.

