

Guide to Applying for Long Term Disability (LTD) Plan Benefits

Our Goal

The design of our plan and Canada Life's administration of claims are based on the belief that everyone stands to gain if you return to productive employment within medical restrictions in a timely manner.

General Information

You have been absent from work during the past few months due to illness or injury. You may be eligible for benefits under the Long Term Disability Plan (LTD) if you are unable to return to full duties following the expiration of the STIIP period.

To apply for LTD benefits, please complete the following steps:

1. Read the FAQ
2. Complete the LTD application package (employee portion and have your doctor complete the physician* portion).
3. Submit LTD package to Canada Life Assurance Company (Canada Life) by email, mail or fax.

Once Canada Life receives your completed application package they will work with Corporate Health Programs at the BC Public Service Agency to establish eligibility and will provide their assessment. Canada Life will contact you DIRECTLY regarding their decision on LTD benefit entitlement. You may be requested by Canada Life for additional medical information to enable them to complete their review.

Please note: Employees must submit all portions of their completed LTD Plan application, including the Doctor* portion, within four weeks following the end of the STIIP period. If an employee fails to submit their application within that time, they will be presumed to have abandoned their claim. If an employee has not abandoned their claim, they must then demonstrate to the plan administrator that there were reasonable grounds for not having applied during the prescribed period.

The forms included in this package are required to determine your entitlement for Long Term Disability benefits. Make your application at least eight weeks before your STIIP benefits end to allow sufficient time to process. Remember your application has to be received four weeks following the end of STIIP at the latest.

Canada Life Assurance Company
Suite 1500 - 1055 Dunsmuir Street
Vancouver BC V7X 1K8
Email: Vancouver.DMSO@CanadaLife.com
Fax: 1-844-816-1038

*** Effective April 1, 2022, BC General Employees' Union, Professional Employees' Association, and excluded employees may have their LTD application forms completed by an attending Nurse Practitioner. Please refer to your collective agreement or terms and conditions of employment for further information.**

*Please complete and submit forms provided in this package
and retain the rest of this information guide for your future reference.
For further information, visit www2.gov.bc.ca/myhr or contact MyHR@gov.bc.ca*

Frequently Asked Questions About Your Long Term Disability Coverage

The following list of questions and answers were developed to assist you in understanding the LTD plan as well as the application process.

What is Long Term Disability coverage?

Long Term Disability coverage (more often known as LTD) provides you with a percentage of your income if you are ill or injured and are **“totally disabled”** for an extended period.

The LTD plan is fully funded by your employer. LTD Claims are assessed by the employer’s claims paying agent, Canada Life. Canada Life makes benefit payments to ill or injured employees who qualify for benefits. Canada Life is reimbursed for payments by the employer.

What does **“totally disabled”** mean?

“Totally disabled” means the complete inability because of an accident or illness to perform all the duties of your **own occupation** for the **first 25 months of LTD** (24 months for BC Ferries employees). This is called the “own occupation period.”

After the expiration of your “own occupation period,” total disability means you are not able to perform the duties of a **gainful occupation** for any job that pays 75% or more of the current rate of basic pay for your pre-disability job. Your education, training and experience are considered in making this decision as well as any accommodation made by your employer to enable your return to work. This is called the **“any occupation period.”**

Is there an exception to the **“totally disabled”** definition during the **“own occupation”** period?

The exception would be where the employer makes an accommodation which enables you to work:

- 1) in your own occupation, or
- 2) in a job other than your own occupation.

Where such an accommodation has been made you will not be considered totally disabled and the rate of pay shall be the rate for the job.

However, should the rate of pay for the job be less than your rate of pay at the date of disability, your salary will be protected at your basic rate of pay at the date of disability.

How do I qualify for LTD benefits?

1. You must be a regular employee with six months of active service.
2. You must have been ill or injured and unable to work during the STIIP period.
3. You must be under the regular care of a medical 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 an employee recovers and can return to work. The first two years of LTD is the period where you may not be disabled from all occupations. During this period the goal of the employer and the union (if you are a bargaining unit employee) is to ensure ongoing contact and to collaboratively work to identify and proceed on any opportunity to return you to gainful employment.

These rehabilitative efforts will continue throughout the duration of your LTD claim.

How do I apply for LTD benefits?

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| 1. You must complete the following forms (enclosed): | Completed |
| Employee’s Long Term Disability Application | <input type="checkbox"/> |
| Direct Deposit Authorization | <input type="checkbox"/> |
| Sign claimant authorization on page 14 and give it to your doctor* | |
| 2. Your doctor(s) must complete the following forms (enclosed): | |
| Attending Physician* Initial Claim for LTD Benefits | <input type="checkbox"/> |
| Psychiatric Condition Statement (if required) | <input type="checkbox"/> |
| 3. You must fax, email or mail your forms to: | |
| Canada Life Assurance Company | |
| Suite 1500 - 1055 Dunsmuir Street | |
| Vancouver BC V7X 1K8 | |
| Email: Vancouver.DMSO@CanadaLife.com | |
| Fax: 1-844-816-1038 | |

Your doctor* will either give you the completed medical package to send to Canada Life or they can send it directly. This information is required by Canada Life in order to assess your claim and make a decision regarding the benefit. In our experience claim decisions are often delayed because the application fails to provide all the relevant medical information. Please talk to your doctor* about the importance of submitting a **complete medical information package** which will include copies of any or all of the following: **test results, progress reports and all relevant specialists' consultation reports.**

4. Please be advised, you may be requested to apply for Canada Pension Plan (CPP) disability benefit. This application package may be sent to you after we receive your LTD application.
5. We encourage you to keep copies of all your documents.

Who pays for any costs associated with the completion of the LTD application package?

Each employee is responsible for the costs associated with the completion of the LTD package including any medical forms.

How much is the LTD benefit?

The LTD benefit is a percentage of your basic monthly earning and is less than the STIIP benefit. Please check your collective agreement or terms and conditions of employment to determine the exact formula that applies to you since this plan covers a number of different employers and types of employees.

The benefit paid is taxable income and deposited in your bank account by the end of each calendar month.

When does LTD start?

LTD benefits start after the STIIP period ends and providing you qualify for benefits as determined by Canada Life. Any sick bank balance, if applicable, must be utilized before LTD benefits begin.

How long does LTD continue?

Benefits will continue until you:

1. recover
2. reach age 65 (60 for correctional center employees)
3. refuse to participate in an Approved Return to Work Plan
4. resign your employment (e.g. retire early), or
5. die.

Who decides if I'm entitled to LTD benefits?

Canada Life will assess your claim. Their case managers will review the medical information and the duties of your job and determine, in their opinion, whether you are totally disabled and unable to perform the duties of your job.

How will I know if Canada Life has made a decision on my claim?

A case manager from Canada Life will phone you to advise you of the decision. Should Canada Life need more information from you, your employer or your doctor, they will send you a letter requesting this information. Should 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**.

How can I help to ensure my claim is handled quickly?

You can help by ensuring the information sent to Canada Life is as complete and up to date as possible. Please stress to your doctor* the importance of completing the physician's* form(s) completely and attaching the **complete medical information package** which includes any or all of the following: **test results, progress reports and all relevant specialists' consultation reports**.

What if my claim is denied?

Canada Life will write to you detailing the procedures for appealing a claim decision should you wish to do so.

How can I provide feedback on the LTD Application Process?

You will receive a confidential survey conducted by BC Stats to help us learn more about your experience with the LTD application process. We appreciate this is a challenging time, and we hope you will participate in this confidential survey to help us in our improvement efforts. You can expect to receive a survey invite coming from BC Stats via a letter in the mail three months after you submit the LTD application.

How are LTD payments made?

Should your claim be accepted, Canada Life will make monthly deposit payments directly to your bank (as per the completed Direct Deposit Form enclosed). Payments are issued in time to ensure the deposit reaches your bank account **on or before the last day of each calendar month**. Payments are sometimes issued early due to weekends or statutory holidays, but you should not count on receiving your payments prior to the last day of the calendar month.

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 periodically review your claim and on-going entitlement and request medical information as required.

It is important you encourage your doctor* to send in these reports as soon as possible so that there is no delay in the ongoing assessment of your claim. It is also important your doctor* submit ALL relevant medical information including test results, specialists' reports, x-rays, etc.

NOTE: This medical information is treated as confidential.

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

Should your LTD claim be approved, your benefit coverage under the following plans will continue automatically and be paid by the LTD plan. In the event LTD approval is delayed you should contact MyHR toll free 1-877-277-0772, or email MyHR@gov.bc.ca concerning continuation of benefits.

Group Life Insurance

Your premiums will be paid by the LTD Plan, except for the monthly premium for Optional Family Funeral Benefit and Optional Accidental Death and Dismemberment Insurance which (if applicable) will be deducted from your LTD Plan payment. In accordance with Income Tax Regulations, premiums paid by the LTD Plan are a taxable benefit. You will be sent a T4 form annually for this benefit.

Dental and Extended Health Care Plans

Once your LTD claim is accepted this coverage will be continued at no cost to you, paid for by the LTD plan.
You will receive a new identification card with a new group number.

Public Service Pension Plan

Once your LTD claim is accepted you will be credited with pensionable service while in receipt of LTD benefits and your pension contributions will be waived by the Public Service Pension Plan.

NOTE: Should you have any changes to your beneficiaries/dependents under the above noted plans while on LTD, you should contact MyHR toll free at 1-877-277-0772.

What happens if I receive other disability income?

LTD benefits will be reduced by all other disability income. This includes, but is not limited to, Worker's Compensation Board (WCB) benefits, Insurance Corporation of BC benefits, Group or personal insurance, Employment Insurance benefits, Canada Pension Plan (CPP) and Income Assistance benefits.

WCB and CPP benefits are offset from your LTD benefits on a dollar for dollar basis. Other insurance income (ICBC, personal insurance, etc.) is integrated with LTD benefits. Please contact Canada Life for details on how your LTD benefits are affected by other disability income.

You may be required to apply for CPP as a condition of the LTD plan. If applicable, Canada Life will notify you in writing.

What happens if I earn other employment income?

You must contact a Corporate Advisor in Workplace Health and Safety at the BC Public Service Agency before you engage in any form of employment. Should you engage in employment not approved as rehabilitative employment by the Corporate Advisor, your LTD benefits will be reduced by any such earnings on a dollar for dollar basis.

NOTE: You must advise Corporate Health Programs of any income or benefits you receive for any period you are in receipt of LTD benefits pursuant to the above two questions.

Is there assistance available to me in returning to work?

The employer can help you return to work. Opportunities such as return to work programs, vocational assessment, work conditioning, counselling, and rehabilitative employment (modified to your own or an alternative occupation) are available. The following resources are available to assist you in returning to work:

- Once your LTD claim is accepted, a Corporate Advisor will work directly with you and your manager to assist you and support you in returning safely back to work.
- Occupational Health Programs can work with you and your physicians to manage treatment, fitness and safety clearance to return to work.
- A joint rehabilitation committee for government employees encourages and facilitates an early return to work.
- The Employee Health and Well-being Services, which provides confidential, professional assistance to employees and their families to resolve problems that affect their personal lives. For government employees the toll-free number is 1-800-655-5004.
- Unions or Associations: an employee who is a union member may wish to contact their appropriate union representative. Following is a list of phone numbers of unions whose members are covered by this LTD plan. The phone number for the BC Excluded Employees Association is also included.

BC Government and Service Employees' Union (BCGEU) Burnaby	604-291-9611	1-800-663-1674
Professional Employees' Association (PEA)	250-385-8791	1-800-779-7736
Professional Employees' Association (PEA) (Burnaby)	604-299-6677	1-800-323-0488
BC Nurses' Union (BCNU)	604-433-2268	1-800-663-9991
BC Ferry and Marine Workers' Union (BCFMWU)	250-716-3454	1-800-663-7009
BC Excluded Employees' Association (BCEEA)	250-590-9800	
Queen's Printer/Unifor		1-800-876-5171

The above information is for summary purposes only and in the event of any conflict with the Collective Agreements or other Terms and Conditions of Employment those documents will take precedence.