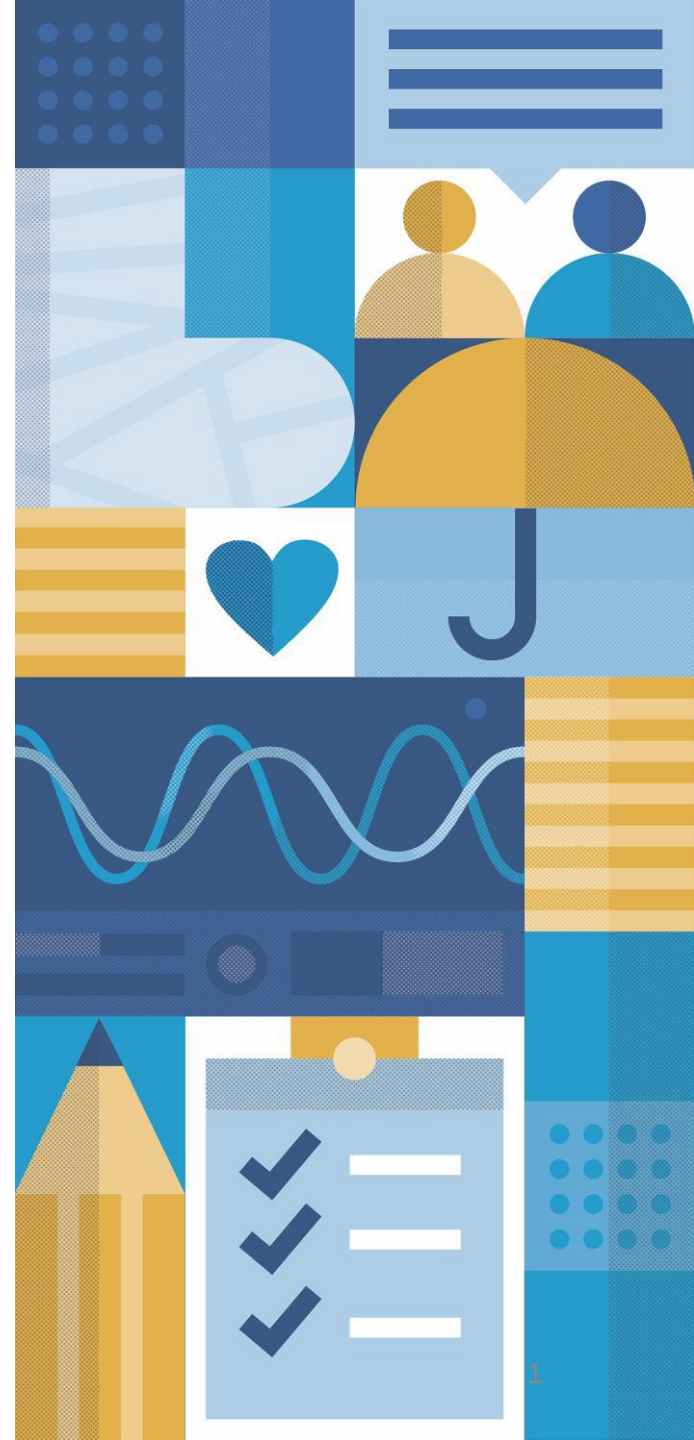


Long Term Disability Plan

Annual Report 2022-2023



Where ideas work



Data Summary – 2022/23



Financial Summary

Claims administration of the LTD plan is provided by the BC Public Service Agency's Workplace Health and Safety division, in conjunction with claims adjudication and claims paying agent services that have been contracted from The Canada Life Assurance Company. Please note that this table is derived from the Canada Life Period Summary.

	2022/23	DESCRIPTION
Gross Benefit	\$72.6M	Total gross benefit payable on any claims open during the fiscal year.
Rehab Offsets	\$1.2M	Total deducted from the benefit for rehabilitative employment trials.
Offsets	\$18.8M	Total deducted from the benefit including other sources of income such as Canada Pension Plan, WorkSafeBC, etc.
Net Benefit	\$52.6M	The net benefit payable for the fiscal year.

Claims Summary

The new accepted claim totals below had an LTD benefit start date within the corresponding fiscal year.

	2018/19	2019/20	2020/21	2021/22	2022/2023
New Accepted Claims as of March 31	494	492	442	480	555
Approximate Plan Members	35,419	38,200	39,140	38,786	39,998

*The new claim total will increase if the claim is accepted in the current fiscal year, but benefit start date is within a prior fiscal year.

Data Summary - 2022/23 (continued)



Performance

PLAN PARTICIPATION AND COMPARISON	2018/19	2019/20	2020/21	2021/22	2022/23
Active Claims as of April 1, 2022	1920	1893	1863	1818	1789
Approved	507	518	450	479	555
Re-opened	56	86	94	77	104
Resolved	590	634	589	585	651
Active Claims as of March 31, 2023	1893	1863	1818	1789	1797

Source: Canada Life Period Summary

- The rate of new approved claims which has been stable over the past five years has increased, driven largely by mental health disability claims. While the total active claims remain stable, the increase in new accepted claims this reporting cycle may represent future pressures in the plan. Early intervention by supervisors, connecting employees to disability management teams and proactively offering modified duties can improve this trend.
- Work performed in modified duties is reported in rehabilitation offsets. The decrease in rehabilitation offsets reflects fewer modified duty opportunities for LTD claimants returning to work. Meanwhile, offsets due to WSBC and CPP benefits continue to show a steady increase every year since the 2018-19 reporting periods.

Service Standards Analysis



Service Provider Scorecard

The service provider contract with Canada Life Assurance Company contains customer-centric service standards. The information below illustrates the continued efforts to meet these high standards and indicates how these goals were met in 2022/23.

SERVICE STANDARD	GOAL	ACHIEVED	MET STANDARD
Claim responsiveness: Will respond to requests within 14 days.	90%	81.8%	Missed Target*
Claim responsiveness: Decisions will be communicated within 40 days of receiving a complete application	90%	100%	Exceeds
Claim payment: Accurate and timely payment of monthly benefit Within 30 days of eligibility	90%	95.3%	Exceeds

*Timely access to appropriate benefits is a priority for the PSA. While there have been periods of improvement in this metric in prior periods, the PSA will be working with the provider on a quarterly basis to assess claim volumes, and other drivers that may be reducing this performance.