



U.A. Local 67 Benefit Plan

DISABILITY CLAIM GUIDE & FREQUENTLY ASKED QUESTIONS

This guide is designed to walk you through the disability claim submission process and to answer some frequently asked questions.

This guide is not intended to replace or amend your Disability Insurance Policy. If there are any discrepancies, the Disability Insurance Policy will take priority.

What are disability benefits?

When you are unable to work due to an illness or injury, disability coverage provides income replacement benefits during your absence from work beyond the waiting period.

When should a claim be submitted?

STD Short-Term Disability (STD) Policy 179357 – Your STD benefits are integrated with EI, meaning STD benefits are not payable for periods payable by EI. **You should contact Reliable Administrative Services Inc. (RASI) and initiate your claim for EI benefits immediately following an illness or injury.** Under the terms of your STD policy, a STD claim should be initiated with Canada Life if your absence is expected to exceed **26 weeks** due to surgery, acute illness or injury.

Long Term Disability (LTD) Policy 179357 - Should your illness or injury be prolonged and expect to exceed the LTD waiting period, Canada Life will commence assessment to initiate a claim for LTD benefits at least 6-8 weeks before the end of the LTD Waiting Period. This provides Canada Life with adequate time to review and assess your claim before the first day LTD benefits become payable. Your LTD waiting period is an uninterrupted period of 52 weeks or after the last day benefits are payable under any short-term disability, loss of income or other salary continuation plan, whichever is later.

What is a “Waiting Period”

To qualify for disability benefits, you must be totally and continuously disabled for a specific period of time as per the provisions of your disability plan. This period can also be referred to as an “elimination period”.

What forms are needed to initiate my claim?

Reliable Administrative Services Inc. (RASI) will provide you with the following claim form documents:

- **Plan Member Package:** The Plan Member Package consists of a Guide, Plan Member Statement and Consent. Please read the guide and answer all questions fully to avoid delays with assessing your claim. Read and sign the Consent Form which allows Canada Life to assess and manage your claim.
- **Attending Physician Statement:** Please select the appropriate form based on the benefit you are applying for and/or the related condition.
- **Plan Sponsor Statement:** Once you have completed your Plan Member Statement and have the Attending Physician Statement completed, please submit your forms directly to Canada Life or you may submit to Reliable Administrative Services Inc. (RASI) along with the RASI disclosure form. If you submit directly to Canada Life, Canada Life will notify Reliable Administrative Services Inc. (RASI) of your claim submission. Reliable Administrative Services Inc. (RASU) will then complete the Plan Sponsor Statement which includes employment details, and job/occupational description.

The Plan Member Statement, Plan Member Consent and Attending Physician Statement can be submitted by fax/email/mail or personal delivery to the Canada Life Hamilton Disability Management Services Office (DMSO) or alternatively to RASI if you have the RASI disclosure form.

Canada Life

Hamilton Disability Management Services Office
1600–100 King Street West
Hamilton, ON L8P 1A2
E-mail: Hamilton.dms@canadalife.com
Phone: 1-800-330-2270 or 905-317-2660
Fax: 1-844-825-1462

Reliable Administrative Services Inc. (RASI)

195 Dartnall Road, Suite 102
Hamilton, ON L8W 3V9
E-mail: Local67@reliableadmin.com
Phone: 1-855-387-5861 or 905-387-5861

Is my medical information kept confidential?

Your **confidentiality** and **privacy** are of utmost importance. Medical information is **always** considered confidential and is **not** shared with your Employer or Union. Canada Life provides status updates to Reliable Administrative Services Inc. (RASI) regarding your restrictions and limitations and potential return to work plan, without sharing the medical details. You are asked to provide written consent (using the Canada Life **Consent Form**) for communication and information exchange and as required for the claim adjudication process to begin.

What is involved in a disability claim assessment?

Step 1: Before assessing the claim, Canada Life will confirm your eligibility with Reliable Administrative Services Inc. (RASI).

Step 2: When assessing your disability claim, the Case Manager will:

- evaluate the available medical and functional information against your regular occupational demands;
- review the **plan's contractual limitations and definition of disability**; and
- consider any interventions required to facilitate a return to work;
- obtain information about your education, training and work experience to assess & explore rehabilitation potential and opportunities.

Step 3: In order to make a claim decision, your Case Manager may need to engage additional resources:

- We may reach out to your **Treating Physician** for clarification or additional information. This is our preferred approach as the best outcomes for individuals occurs when there is a collaborative relationship with the treating physician.
- **A Canada Life Medical Consultant or Medical Coordinator** may be asked to review the information provided. The Medical Consultant is a physician and a Medical Coordinator is a regulated health care professional. They assist with clarifying the medical information and advise on appropriate treatment and expected recovery times.
- **An Independent Medical Evaluation (IME)** may be arranged. An independent physician will meet with you, review the medical information and provide an independent opinion regarding the validation of the absence and often provides appropriate treatment recommendations.

Step 4: The Case Manager will complete the assessment and communicate the decision to both you and Reliable Administrative Services Inc. (RASI). Canada Life's corporate service standard is to have 80% of STD claim decisions rendered **within 7 calendar days** of receiving **all** necessary claim information.

When will I be notified of the claim decision?

Your Case Manager will notify you by phone and in writing after receiving all necessary information for your disability claim. This timeline may be impacted if your Case Manager needs to follow up for missing claim forms, when requesting additional medical information or when arranging assessments.

What happens if my claim is approved?

If your claim is approved, you will receive disability benefit payments based on the amount payable as per your policy. The details of your disability benefit payments as well as any next steps will be outlined in your acceptance letter.

Upon claim approval, Canada Life will request periodic updates based on your medical condition and functional status.

When would a disability claim not be approved?

Disability claims may not be approved if you:

- are not considered to be totally disabled as outlined in the plan's definition of disability;
- are not receiving or following appropriate treatment/care as recommended by your treating physician;
- you have returned to work prior to the start of the STD/LTD benefit period;
- are absent from Canada due to any reason, except where Canada Life specifically agreed to the continuation of coverage or as outlined within your STD/LTD plan contractual provisions.

If your claim is declined, your Case Manager will contact you by phone and in writing to provide you with a detailed explanation as well as your options to appeal the decision. Reliable Administrative Services Inc. (RASI) will also be notified.

When will my disability benefits end?

Canada Life will keep you informed of any changes to the status of your claim. Your disability benefit payments will continue to the earliest of the following:

- when your medical condition no longer meets the plan's definition of disability;
- if you do not meet all requirements of the STD/LTD plan;
- when you reach the end of the maximum contractual benefit period.

What if I receive income from another source? How will that impact my LTD benefit payments?

Your benefits may be reduced by payments you receive from other sources for the same or any subsequent disability. These can include, but are not limited to, Canada Pension Plan (CPP), Quebec Pension Plan (QPP) Disability benefits, Workers' Compensation benefits, benefits from a provincial automobile insurance plan, etc.

- To ensure benefits are managed effectively, you should notify your Case Manager of other disability benefit payments or any other reportable income. Reportable income or other disability benefit payments may result in an overpayment that you will be required to pay back to Canada Life.

What is involved to support my recovery and safe return-to-work?

Canada Life is committed to work with you, Reliable Administrative Services Inc. (RASI) and your health care providers to help in your recovery and identify safe return to work opportunities where appropriate. Updates are obtained regularly so that we may monitor the progress you are making towards the return to work goal.

You may also have access to other medical and rehabilitation services through Canada Life's Disability Intervention Services to facilitate medical recovery, functional restoration and help you achieve the return to work goals.

If you are unable to return to your own occupation based on your medical restrictions and limitations, you are expected to consider any reasonable offer of alternative work.

What are my responsibilities?

When you are in receipt of disability benefits, you must be under the regular care of a licensed medical physician or healthcare provider. We will talk to you about your progress, recovery and returning to work, at the appropriate time. We expect that you will participate in these discussions to advise your Case Manager of changes in your condition, treatment and return to work plans. You are expected to actively participate in treatment and rehabilitation plans as required by Canada Life and failure to do so could impact your benefits.



Take Action!

It's a good idea to work with your health care providers to stay as active as possible and keep moving, as your condition allows.

What are my health care providers' responsibilities?

- Manage your treatment;
- Respond promptly and thoroughly to requests for medical reports.

Who can I call for more information?

- Please contact the **Hamilton Disability Management Services Office (DMSO)** and **Reliable Administrative Services (RASI)** if you have any questions about the application process.
- Please contact your Case Manager if you have any questions about your claim.

The **Canada Life's Workplace Strategies for Mental Health** is a leading source of practical ideas and free resources to assist in understanding and managing workplace mental health issues. The Centre's website, at www.workplacestrategiesformentalhealth.com, offers a variety of tools and programs, including Mental Health Awareness videos which is a scenario-based video program to help individuals reclaim their well-being at work, off work and when returning to work.

