



## Understanding Your Long-Term Disability Coverage

### What are Long-Term Disability (LTD) benefits?

Long-Term Disability insurance is part of your Carleton group benefits plan. If you become unable to work for a prolonged period of time due to an illness or injury while you are insured, LTD benefits provide you with monthly income replacement.

Canada Life is a third-party insurance company that provides you with LTD benefits. Carleton does not adjudicate any LTD claims.

### When should I apply for LTD benefits?

If your condition is expected to prevent you from returning to work beyond the LTD waiting period, outlined in your [benefits booklet](#), you should submit an application for LTD benefits no later than three months before the end of the waiting period. The waiting period is the duration of time you must be off work due to a disabling condition before you may be eligible to for LTD benefits.

### How do I qualify for LTD benefits?

Canada Life will assign a case manager to review your application along with your group benefits contract to determine if you are eligible for LTD benefits. If your claim meets the terms of your group disability plan, your claim will be approved. Some of the terms evaluated in the review of your claim include:

- Eligibility - your case manager will confirm that you are covered by your group benefits contract for LTD benefits.
- Level of function - your case manager will compare your level of function to the demands of your job to confirm whether you meet the definition of disability within your group benefits contract.
- Appropriate treatment - your case manager will review your claim to confirm that you are under the care of a licensed medical doctor and that you are receiving regular, ongoing care and treatment that is appropriate for your disability.

The Carleton University LTD contract defines "Totally Disabled" for the first two years of disability as a person who is unable to perform the duties of his or her own occupation. The definition changes after two years to mean that a person is unable to perform any occupation including any type of work for which he or she is reasonably qualified by education, training or experience.

### Will I have rehabilitation assistance?

Your case manager, Carleton University and your healthcare provider(s) will work with you to develop a return to work plan, as soon as you are medically able.

A Rehabilitation Specialist will be assigned to you by Canada Life, if you have difficulty in returning to your regular work or if returning to your regular work is not medically possible. Your Rehabilitation Specialist will work with you and Carleton University to find potential job opportunities that are appropriate to your situation. If you are unable to return to your own job or another job with Carleton University, your Rehabilitation Specialist will assist you in preparing to seek employment with another employer.

Rehabilitation Specialists are professionals with backgrounds like nursing, psychology, physiotherapy, occupational therapy, social work or vocational counseling. They will work with you, Carleton University, your healthcare provider(s) and your case manager to develop the return to work plan that best suits your needs and the University's needs and that fits within the boundaries of your group benefits contract.

## Working Together

You, your healthcare provider, Carleton University and Canada Life all have a role to play in ensuring the LTD claim process is as smooth as possible for you. The following is an overview of our individual responsibilities:

### You

- Ensure your initial LTD application is complete
- Inform Canada Life about all sources of income at the start of your claim and during your claim
- Provide up to date medical evidence as requested
- Keep in touch with your supervisor and case worker
- Follow the appropriate treatment recommendations to promote your recovery or medical stability
- Participate in return-to-work planning and recommended rehabilitation programs, when appropriate.

### Your Healthcare Provider(s)

- Provides Canada Life with medical information as requested to adjudicate your claim
- Diagnoses and/or treats your medical condition
- Works with other healthcare providers and Canada Life to promote your recovery and when possible, to facilitate a safe and timely return to work.

### Carleton University

- Keeps in touch with you
- Creates and maintains a supportive, healthy work environment
- Assists in return-to-work planning by accommodating modified work programs.

### Canada Life

- Assesses your claim
- Assigns a case manager to manage your claim
- Answers any questions you may have about your claim
- Provides timely, reliable payment of LTD benefits for all approved claims
- Stays in regular contact with you on all aspects of your claim
- Assigns a Rehabilitation Specialist when appropriate to assist in your return to work
- Works with you, Carleton University, and healthcare provider(s) to develop a timely return-to-work plan as soon as medically possible.

## How to Apply

### Step 1: Complete the application forms

The forms required to apply for LTD benefits are available from Human Resources. Canada Life requires detailed information in order for your application to be processed without delay. The LTD application form has three sections that are completed by you, your doctor(s) and the University. Delays in submitting any form will delay the review of your claim.

### Employee Claim Submission Guide

This form provides Canada Life with details of your claim and includes a section that you must sign to authorize your doctor(s) to release information in support your claim. You will send this form directly to Canada Life as soon as possible.

### Attending Physician's Statement

Give the Attending Physician's Statement to your doctor to complete. This form, when fully completed, will provide Canada Life with medical evidence, which is necessary to support your claim for disability benefits. Your doctor can send the completed form and medical reports directly to Canada Life, or return them to you to forward on.

You should follow up with your doctor to ensure that all sections of the form have been completed and send to Canada Life with copies of all reports related to your disabling condition (e.g. x-rays, scans, blood work or other test results and specialist consultations).

Your doctor may charge you a fee to complete this form. This fee is not covered under your group benefit plan nor is it paid by Carleton.

### Long-Term Disability Plan Employer's Statement

Carleton University will complete the Employer's Statement and send it directly to Canada Life. This form confirms the details of your LTD coverage and provides information about your job. The Employer's Statement also includes a section for your Supervisor to complete regarding your job duties.

### Step 2: A Canada Life case manager will contact you

Once Canada Life receives the necessary forms, a case manager will review your application. Your case manager will call you to gather any missing information, discuss your claim, and answer any questions you may have about the process. If you are unable to communicate by phone for any reason (e.g. hospitalized) Canada Life will make other arrangements to communicate with you.

### Step 3: Canada Life will notify you of the decision on your claim

After all the required information has been gathered, your case manager will review your claim to determine your eligibility for benefits based on your group benefits contract.

**If your claim is approved**, you will receive a letter advising you of the amount of your monthly benefit and the expected duration for which your claim will be paid. The letter may include your initial cheque covering any amounts due to you since the date you became eligible for benefits, or you may receive this cheque separately. If you completed the direct deposit authorization on the application form, your benefit will be deposited directly into your bank account. You will also be provided with details of what to expect from the ongoing claims process.

**If your claim is denied**, you will receive a letter explaining why you did not qualify for benefits. Should you disagree with the Canada Life assessment of your claim for LTD benefits, you can appeal the decision within 24 months of the date of the decision letter.

Your appeal must be in writing and should include new medical information to support your request to reassess your claim. Any costs for obtaining new medical information, such as test results and medical reports would be at your expense.

**Step 4: If your claim is approved, your eligibility for LTD benefits will be reviewed on a regular basis.**

Periodically Canada Life will ask you and/or your healthcare provider(s) to provide them with an update on your medical condition. During these reviews, your case manager will:

- Review your claim to see whether the updated information continues to support eligibility for benefits under your group benefits plan;
- Look for opportunities to begin an active return-to-work program; and
- Advise you of any changes to your benefits.

## Benefit Payments

### How much will my LTD payments be?

Monthly LTD payments are based on a percentage of your income at the time you are approved for LTD. Your collective agreement or your [benefits booklet](#) will explain what percentage your plan covers.

The amount of LTD benefit you receive from Canada Life may be reduced by other sources of income as defined by your collective agreement and the group benefits contract. Therefore, Canada Life needs to know about any other sources of income - not only when your claim is first approved, but on an ongoing basis. The

income you must report to Canada Life includes, but is not limited to:

- Disability payments from any government plan or program (e.g. Workers' Compensation, Employment Insurance);
- Disability benefits payable under any other insurance plan;
- Canada or Quebec Pension Plan disability benefits;
- Any payments or retirement benefits paid to you by your employer from any pension plan;
- Employment income.

Your case manager can provide further explanation as required.

### Do I qualify for Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefits as well as LTD benefits?

Canada Life does not determine whether you qualify for CPP/QPP benefits. There is a separate application process for these benefits:

[Canada Pension Plan disability benefits: Do you qualify - Canada.ca](#)

[Retraite Québec - Application for Disability Benefits Under the Québec Pension Plan \(gouv.qc.ca\)](#)

Canada Life may ask you to apply for these benefits once you have been approved for LTD benefits.

If your CPP/QPP claim is approved while you have been receiving LTD benefits, it could result in an overpayment in LTD Benefits. You should advise Canada Life as soon as you have been approved for CPP/QPP benefits so that they can determine if your LTD benefits amount should be recalculated to avoid a large overpayment.

Also, because Canada Life makes payments to you while CPP/QPP is being considered, a portion of your first CPP/QPP payment may be owed to Canada Life.

Please contact your case manager before cashing your initial CPP/QPP cheque. You can verify whether CPP/QPP and other payments reduce your LTD benefits by referring to your Statement of Benefits or your collective agreement.

### When will I receive my LTD payments from Canada Life?

Payments are issued on a monthly basis, by cheque or direct deposit, based on the date of your eligibility for benefits. Choosing to have your payments made by direct deposit can help ensure regular on-time benefit payments

by avoiding mail delays. Your case manager will explain the payment details for your claim.

### How long will my LTD benefit payments last?

Your payments will continue for the period during which you satisfy all the terms of your group benefits contract including the definition of "disability", or until you reach your normal retirement date defined as the July 1<sup>st</sup> coincident with or next following your 65<sup>th</sup> birthday.

### What is the tax status of LTD payments?

The tax status of your LTD payments depends upon who paid the disability insurance premiums - you or the University.

- As CUASA members pay the full premium for LTD coverage, LTD monthly payments are non-taxable and Canada Life will not issue tax slips.
- If you are in any other group, payments you receive are subject to income tax and Canada Life will issue a T4A slip on an annual basis.

## Returning to Work

### When is the right time for me to return to work?

In order to promote recovery, it is important to maintain as normal a routine as is medically possible. Given that work is part of a normal routine, it is important to return to work as soon as you are healthy enough to do so.

Returning to work doesn't always mean you are home one day and back to work the next. Sometimes a gradual return to work is best when you've been off work for a long period of time. Your case manager, the University and your healthcare provider(s) will work with you to develop a return-to-work program that takes into consideration your job duties, your capabilities, and any restrictions occurring as a result of your disabling condition.

### Can I go back to the job I had before my disability?

In most cases, if you have been disabled for less than two years, you can return to your pre-disability job if you are medically able to do so.

If you have been disabled for more than two years, your job may no longer be available. In this case, you will be placed on a priority placement, which will give you first opportunity to apply for any advertised jobs for which you are qualified.

### What if I can't return to my own job?

Canada Life will assign a Rehabilitation Specialist to you if you have difficulty returning to your regular work, or if returning to your regular work is not medically possible.

Your Rehabilitation Specialist will work with you and the University to find potential job opportunities that are appropriate to your situation. If you are unable to return to your own job or another job at the University, your Rehabilitation Specialist will assist you in preparing to seek employment with another employer.

## What happens to My Group Benefits While I'm on Sick Leave or LTD

During your paid sick leave period, you continue to accumulate annual leave and any other type of leave which you would normally be entitled to.

If your LTD claim is approved by Canada Life, all of your group benefits that you participated in at the time you were accepted on LTD will be maintained at no cost to you. This includes your pension contributions. You will also continue to accrue pensionable service but will not accumulate annual leave or any other type of leave.

## How do I get more information?

You can find information on-line:

[Benefit booklets](#)

[Pension plan](#)

[Canada Life](#)

Canada Life: 1-888-381-4401

You may also email

[HumanResources@cunet.carleton.ca](mailto:HumanResources@cunet.carleton.ca)