

Disability Insurance FAQ

Q: What is Disability Insurance?

Short Term (STD) and Long Term Disability (LTD) provide wage replacement to employees who are unable to work due to a medical disability. Disability Insurance pays a percentage of your gross wage for the period that you are disabled from work, as defined in your group insurance policy.

Q: How are essential duties determined?

Essential duties are the fundamental and crucial duties that are performed as a part of the occupation. They do not include any extra or incidental duties that are not required for the occupation to exist and that an employee may be responsible for completing with a specific employer.

Q: What is the definition of disabled or disability as it relates to an employee's own occupation?

Disabled or disability means that, as a result of injury or sickness, and subject to Pacific Blue Cross assessment, an employee cannot perform all the essential duties of their own occupation.

Q: What is the definition of disabled or disability as it relates to any occupation?

Disabled or disability means that, as a result of injury or sickness and subject to Pacific Blue Cross assessment, an employee cannot perform all the essential duties of any occupation or work for which they are, or may become, reasonably qualified by training, education or experience.

Q: Who qualifies for Disability Insurance?

All part-time and full-time employees up to the age of 65 who are disabled and unable to work.

Q: How do I apply for STD?

If you are disabled and unable to work due to illness or injury, you will need to request an STD package from your employer. The package consists of an employee statement and an attending physician's statement. You are responsible to complete the employee statement and to ensure that your physician completes the attending physician's statement.

Your elimination period is (weeks/months) depending on your collective agreement or employment contract. You can also contact UBCM for assistance. The UBCM contact info is at www.ubcm.ca.

Q: How do I get the STD forms?

Contact your HR or Benefits Advisor and request a disability claim form package.

Q: My doctor says I should be on Disability leave now; do I still have to wait?

Yes, you must wait for the duration of your elimination period which is (weeks/months). Your sick bank/vacation bank can be used during the elimination period.

Q: What happens when my Short Term Disability (STD) runs out?

A Work and Wellness Claims Specialist will discuss your case with you and may ask for additional information about your medical condition, in order to progress your claim to Long Term Disability (LTD). Additional documentation may be required.

Q: What happens if my disability claim is denied?

Your Work and Wellness Claims Specialist will contact you by phone to explain the reason that your claim is declined. A written explanation from Work and Wellness will be sent by email or post, detailing the reasons for denial. You will have the opportunity to appeal the decision if you disagree with the decision. Instructions on how to appeal the decision will be provided with your letter.

Q: What is expected of me while I am in receipt of disability insurance benefits?

- You must continue with appropriate medical treatment
- If applicable, you must participate in an approved Rehabilitation Plan as directed by Work and Wellness
- Remain in contact with your Work and Wellness Disability Claims Management Specialist (DCMS)
- Update your DCMS with any changes in your medical status
- When applying to Long Term Disability, you may be required to apply for Canada Pension Plan (CPP) Disability benefits. Your Claims Specialist will discuss this with you.

Q: When I am ready, what is the Return to Work process (RTW)?

Your Claims Specialist will work with you and your employer directly on your return to work. If you are able to return to work with no restrictions or limitations, you may return to your previous position on the date you are no longer disabled.

If your Attending Physician and/or Treatment Provider indicate you have some limitations or restrictions and you need to return gradually or to modified work; a Return to Work (RTW) Plan will be designed and implemented by Work and Wellness in collaboration with you, your Attending Physician and your Employer. The RTW Plan will be very specific to your limitations, restrictions and job parameters. You will continue to receive disability benefits while on a gradual return to work.

Q: Who has access to my medical information and how is it shared?

Your medical information is treated with the utmost discretion and respect. Your medical information remains with Work and Wellness for the sole purpose of review and support of your disability claim. At no time will the details of your medical information be shared with your Employer. Your medical information may be discussed with your Attending Physician. Any additional sharing of your medical information must first be approved in writing by you.

Q: What is recurrent disability?

Recurrent disability is a disability which is related to or due to the same cause(s) as a prior disability for which disability benefits were paid. For short term disability, a recurrent disability will be treated as part of the prior disability if, after receiving the STD benefit, an employee returns to work full-time for less than two weeks. For long term disability, a recurrent disability will be treated as part of the prior disability if, after receiving the LTD benefit, an employee returns to work full-time for less than six months.