



HEALTHCARE BENEFIT TRUST

October 9, 2013

Long Term Disability Plans

- Own Occupation Definition
- New Form for Reporting Return to Work Opportunities

Please find attached information regarding the changes to the Long Term Disability (LTD) plans and the new form that is now included in the LTD Claim Packages – Employer’s Statement of Available Positions.

Effective October 15, 2013, this form is required at the time of LTD claim submissions, for all groups under the Health Services and Support Community Subsector, Health Services and Support Facilities Subsector and Health Science Professionals Collective Agreements (see class codes attached). Under all other LTD plans this form is optional and may be used at any time to assist in reporting return to work opportunities for LTD claimants.

If you have any questions about the attachments, please contact:

- Wendy Fullerton (wendy.fullerton@hbt.ca) or 604-678-8316
- Darren McKnight (darren.mcknight@hbt.ca) or 604-678-8512)
- Toll free at 1-888-736-2087

HEALTHCARE BENEFIT TRUST

Please ensure that this communication is distributed to the appropriate people within your organization.



Long Term Disability Provisions and Change in Process

Administrative Guideline #1 – 2013 – Long Term Disability Plans

To: Benefit Administrators
LTD Claims Administrators

c: Payroll Department
Head of Organization

Date: October 9, 2013

Subject: Change in Process for Long Term Disability Claims

Changes to the own occupation of the Long Term Disability (LTD) plans were negotiated in 2013 for the following collective agreements:

- **Health Services and Support Community Subsector Collective Agreement**
Class codes 19, 143, 242, 319, 384, 390, 391, 392, 394, 432, 670, 674, 717 and 773
- **Health Services and Support Facilities Subsector Collective Agreement**
Class codes 1, 2, 3, 6, 7, 8, 11, 74, 327, 342, 350, 471 and 622
- **Health Science Professionals Collective Agreement**
Class codes 9, 38, 117, 147, 347 and 470

Member organizations who are party to these collective agreement changes were provided preliminary information in our correspondence earlier this year. As well, employers were advised that HBT would be providing further communication on the changes.

We are pleased to provide you with the additional information on the change in process for the above noted unionized groups resulting from the change in the own occupation definition. As well, we wish to advise that the Employer's Statement of Available Positions can be used as a notification vehicle to advise Great-West Life of any available positions for all unionized and non-contract LTD claimants.

Great-West Life will require the Employer's Statement of Available Positions form to be completed for all new LTD claims under the above class codes submitted on or after October 15, 2013.

Please find attached:

- Administrative Guidelines
- Employer's Statement of Available Positions form

If you have any questions regarding this communication, please contact:

- Wendy Fullerton (wendy.fullerton@hbt.ca) or 604-678-8316
- Darren McKnight (darren.mcknight@hbt.ca) or 604-678-8512
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This Administrative Guideline is to provide you with the details of the new Long Term Disability Claim process.

New LTD Claim Process

The interpretation of the definition of Own Occupation has been revised under the following collective agreements:

- Health Services and Support Community Subsector Collective Agreement (CBA)
- Health Services and Support Facilities Subsector Collective Agreement (FBA)
- Health Science Professionals Collective Agreement (HSP)

HEABC has confirmed that it is the employer's responsibility, together with the applicable union, to proactively assist injured and disabled employees to remain at work or return to work within the employee's own occupation or an available comparable position. Therefore, in order to assist employers with ensuring the new collective agreement provisions are complied with, HBT is providing you with a new LTD claim process and form.

New Own Occupation Definitions

CBA

The definition of own occupation is the applicant's own position or any available comparable position. Comparable means that the regularly scheduled hours of work differ by no more than 20% from the regularly scheduled hours of an employee's current position and the hourly wage rate differs by no more than 5% from the hourly wage rate of the employee's current position. This definition applies to all LTD claims with dates of disability incurred on or after April 1, 2013.

This means that during the LTD qualification period of the CBA Agreement, where employees cannot be accommodated in their own occupation, they may be accommodated into an available comparable position as defined above.

During the first 19 months of LTD benefits being paid, employees may be accommodated into an available position that is not less than 75% of their pre-disability earnings.

FBA

The definition of own occupation will include the applicant's own position or any comparable position. Comparable means that the regularly scheduled hours of work differ by no more than 20% from the regularly scheduled hours of an employee's current position and the hourly wage rate differs by no more than 5% from the hourly wage rate of the employee's current position. This definition applies to all LTD claims with dates of disability incurred on or after February 19, 2013.

This means that during the LTD qualification period of the FBA Agreement, where employees cannot be accommodated in their own occupation, they may be accommodated into an available comparable position as defined above.

During the first 19 months of LTD benefits being paid, employees may be accommodated into an available position that is not less than 75% of their pre-disability earnings.

New Own Occupation Definitions

HSP

The definition of own occupation will include the applicant's own position or any available position that is not less than seventy-five percent (75%) of pre-disability earnings. This definition applies to all LTD claims with dates of disability incurred on or after April 5, 2013.

This means that during the LTD qualification period, employees who are permanently disabled from their own job may be accommodated into an available position that is not less than 80% of their pre-disability earnings. Thereafter during the first 24 months of LTD benefits being paid, employees who are permanently disabled from their own job may be accommodated into an available position that is not less than 75% of their pre-disability earnings.

Note: Available and/or comparable positions are not required to be permanent positions; temporary positions can be provided.

New Long Term Disability Claims Process

If, as a result of applying the new own occupation definitions above, the accommodation is successful, a LTD claim is not to be submitted to GWL. If however, the accommodation is not successful a LTD claim is to be submitted to GWL.

When a LTD claim is submitted to GWL, a new form "Employer's Statement of Available Positions" is required to be completed and sent to GWL along with the Employer's Statement. GWL cannot complete the adjudication of the LTD claim until the Employer's Statement of Available Positions is received. The effective dates for this process for employees covered under the CBA, FBA and HSP Agreements are noted above.

The employer is to ensure all jobs listed on the Employer's Statement of Available Positions meet the requirements of the applicable collective agreement (i.e. availability, rate of pay, FTE). If an available comparable job exists, the employer is required to submit (along with the Employer's Statement of Available Positions form) all applicable supporting documentation: Job description, job posting functional requirement of the role (and/or job demands analysis), rate of pay, FTE, status (permanent or temporary), start date, end date.

If an available comparable job does not exist, the completion of the Employer's Statement of Available Positions form is still required.

A copy of the Employer's Statement of Available Positions form is attached. This form is to be copied as needed. As well, this form will be added to the LTD claim packages on the HBT website.

Effective Date

The Employer's Statement of Available Positions form must accompany all LTD claims submitted under the CBA, FBA and HSP agreements on or after October 15, 2013.

Employer's Responsibility

If at any time during a LTD claim the employer identifies an available comparable position, it is the employer's responsibility to complete and submit the Employer's Statement of Available Positions form to GWL advising them of the available position(s).

Other LTD Plans and Existing LTD Claims

The use of the Employer's Statement of Available Positions form is optional for all existing LTD claims and for all LTD plans (including LTD plans under other collective agreements and Non-Contract LTD plans). If the employer identifies an opportunity for a return to work under any LTD plan, complete and submit this form to GWL. Upon receipt, GWL will adjudicate the LTD eligibility based on the terms of the applicable LTD plan.

CLAIM FOR LONG TERM DISABILITY BENEFITS
LTD Group No. 51337

Employer's Statement of Available Positions

The employer is required to complete this form and submit to Great-West Life.

NEW APPLICANTS

This form is required at the time of LTD claim submission for claims with a date of disability on or after the noted effective date. Great-West Life cannot complete adjudication of the LTD claim until this form and all supporting documentation is received.

For all other LTD plans, completion of this form as part of the LTD claim at any time is optional.

Collective Agreement

Date of Disability
(on or after)

- | | |
|---|-------------------|
| • Health Services and Support Community Subsector (Community Agreement) | April 1, 2013 |
| • Health Services and Support Facilities Subsector (Facilities Agreement) | February 19, 2013 |
| • Health Sciences Professionals Collective Agreement (HSP Agreement) | April 5, 2013 |

EXISTING CLAIMS

This form is optional for all existing claims. If an opportunity for return to the workforce is identified, submit this form. Upon receipt, Great-West Life will adjudicate LTD eligibility based on the terms of the applicable LTD plan. It is the employer's responsibility to ensure that all positions meet the requirements of the applicable collective agreement or LTD plan (i.e. availability, rate of pay, FTE).

EMPLOYER IDENTIFICATION *(please print)*

Name: _____ Employer Division #: _____
Contact Name: _____ Phone #: _____ Ext: _____

EMPLOYEE IDENTIFICATION *(please print)*

Last Name: _____ First Name: _____ Initial: _____
Benefits ID #: _____ Union (if applicable): _____ Class Code: _____

STATEMENT OF AVAILABLE COMPARABLE POSITIONS

- This section is required only for claims with a date of disability on or after that listed in the table above.
- Available Comparable position(s) exist as per the applicable Collective Agreement *(provide Position Details below)*
 - Position(s) exist that will facilitate return to work but do not meet the Available Comparable definition outlined in the applicable Collective Agreement *(provide Position Details below)*
 - Position(s) are NOT presently available

POSITION DETAILS *(attach supporting documentation for each position (i.e. job description, posting and functional/job demands analysis).*

Job Title	Rate of Pay	FTE	Status <i>(Permanent or Temporary)</i>	Position Currently Available	Start Date <i>(if applicable)</i>	End Date <i>(if applicable)</i>
_____	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
_____	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____
_____	_____	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____

Additional Comments: _____ *For Additional Positions attach separate sheet(s)*

DECLARATION *(to be signed by person completing the form)*

I hereby declare the above information is accurate and complete.

Date _____ Authorized Signature _____
Phone _____ Name *(please print)* _____
Dept. _____ Title _____