

Understanding Your Long Term Disability (LTD) Benefits

Frequently Asked Questions

I need to apply for Long Term Disability - what happens next?

You will receive an application package for Long Term Disability (LTD) benefits from Organizational Health & Effectiveness (OHE). Please note that your 26 week elimination period (waiting period) and General Illness Leave Benefits may not end at the same time. Important dates will be discussed with you before you make your application.

What if my LTD elimination period and General Illness leave end at different times?

There may be other options available to you such as using accrued vacation time or requesting a leave with or without pay. Both options must be agreed to by both OHE and your department. Please contact your Homewood Health Case Coordinator (HHCC) or LTD Administrator to discuss what option may be right for you.

What forms are in the application package and who needs to complete them?

There will be a form that you must complete and another that your doctor(s) must complete. If you are being seen by more than one doctor, give each of them a copy of the physician's form. Ensuring that these forms are completed and any payment for the completion of these forms is your responsibility.

How is a decision made for LTD?

The Long Term Disability Plan is both self administered and self insured. Your HHCC is not directly involved in this decision. However, they do provide the medical information collected during your illness leave. Medical information must objectively support total and continuous disability throughout the elimination period in order for your claim to be approved.

How will I know when the decision has been made for LTD?

When a decision has been reached, you will receive a telephone call from the Disability Claims Administrator in OHE. They are responsible for advising you of the decision on your application. A summary of the decision will also be sent to you in a letter. If your claim is approved, the letter will also indicate the effective date and benefit amount.

What if my application for LTD has been declined?

If your LTD application is declined, the reason for that decision will be provided. Following that, you may appeal the decision in writing within 30 days of the decision. Any additional medical information you would like considered must be submitted within 90 days of the initial claim decision. You should also discuss the implications with your HHCC who can assist with your return to work options.

If my claim is approved, how much will I be paid on LTD?

You will receive 70% of your pre-disability income, based on your regular monthly salary on the last day of your elimination period (waiting period). The benefit also pays your portion of the Support Staff Pension Plan contribution.

Will my pension be affected?

Your pensionable service will continue to accrue while you are receiving LTD.

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What if I have other income?	Depending on the source of the income, there may be an offset applied against your LTD benefit, such as the case with CPP disability benefits. This means your disability benefit may be fully or partially reduced by the amount of your additional income. You must declare all income/benefits.
What about my other benefits? Does anything change while I am receiving LTD?	All benefits remain the same. However, you will not accrue vacation. If you have returned to rehabilitative employment you will be paid vacation on all hours worked.
Can I leave the country or take a vacation?	You must contact your HHCC for approval prior to leaving. Your health care professional will need to indicate in writing that your treatment plan will not be affected and that it is safe for you to travel.
Will I need to provide additional medical information in the future?	Updated medical information will be required on a regular on-going basis to assess your continued eligibility for LTD. Medical updates will also provide opportunities to identify other services your HHCC can facilitate to assist you.
Do I have to participate in recommended medical treatment?	Yes. The expectation is that while you are receiving LTD you will participate fully with treatment recommendations made by health care professionals.
Will I still be able to work with a Homewood Health Case Coordinator through my recovery process?	Yes. During your recovery you will continue to work with an HHCC. You and your HHCC will work together to develop and implement a personal action plan and return to work plans. The HHCC will also communicate with your health care professional to facilitate any medical recommendations.
Can I be retrained to do something else?	The initial goal is to return you to your own occupation. However, if you are not able to return to your previous job due to permanent medical restrictions, your HHCC will work with you and your department to discuss what other options may be available within your department that meet your medical restrictions. Retraining may be considered if all other options have been exhausted.
Will volunteer activities affect my LTD?	No. However, please discuss these activities with your HHCC. You are encouraged to maintain activities that will enhance your well-being and recovery, but it is important that volunteer activities do not interfere with your recovery.
What about personal and family	Your HHCC will encourage you to be active and will support you in staying active as part of your recovery plan. Social support is an important part of

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commitments and activities?

personal well-being and you are encouraged to maintain your regular routine as much as possible, without impacting your recovery.

What if I can only do part of my job?

Together with your doctor's recommendations you, your HHCC and your supervisor will create a rehabilitative plan which may be part of your personal action plan. Please refer to the rehabilitative employment FAQ's for further details.

If I can't return to work, what about improving my quality of life?

There are various resources available to assist you in gaining control over your quality of life. These resources include a holistic approach, which can assist in establishing your daily routine, improve your overall well-being, facilitate any required aids to daily living, increase social supports, etc.

Is the goal of OHE simply to get me off LTD?

The goal of Homewood Health and OHE is to assist you in increasing functioning in all areas of your life. Homewood Health and OHE is not there to push you off LTD, but a return to productive employment is one of the overall goals where this is medically feasible.

How long will OHE continue to contact me?

As long as you continue to receive LTD benefits, Homewood Health will maintain regular contact and support you in managing your illness/injury. The HHCC's role is to assist with treatment recommendations and implementation, provide tools to assist with quality of life, vocational assistance and ultimately returning you to gainful employment.