**CUPE 3903 Long Term Disability Plan**

**Q&A’s - LTD Claims**

**Who is responsible for the Long Term Disability (LTD) Plan?**

The Plan Provider: The LTD Plan is made available through the CUPE 3903 to Unit 1 and Unit 2 CUPE 3903 members that meet the income requirements in the collective agreement.

* The Plan Advisor and Claims Facilitator: Johnson Inc. (Johnson)
* The Insurer: RBC Life Insurance Company.

**In case of a potential LTD claim, whom do I contact?**

If you are going to be away from work due to illness or injury for more than the paid sick leave period in your collective agreement, you should contact CUPE 3903.

CUPE 3903 will let the Employer know, who will in turn contact Johnson on your behalf. You may also contact Johnson directly. From the first call through to the point at which you may be ready to return to work Johnson keeps the lines of communication open, serving as a facilitator to all parties.

Once this process is started, one of Johnson’s roles as a facilitator is to answer any questions that you might have before, during, or after filing an LTD claim. Johnson will help you understand all your options. If you decide to file a claim, Johnson will discuss the LTD claims process and what will be required and what to expect. You will then be sent an LTD claim kit for completion.

**Who supports you during the claim process?**

The LTD team at Johnson will provide front line support and assist you from the claim occurrence through return to work. The LTD team ensures that all the required forms have been returned, completed and forwarded to the insurer. The LTD team follows up with the insurer regarding the status of the claim, and liaises between the insurer and you, as required.

Please note that your privacy is respected. Johnson will not disclose any particulars of your claim with CUPE 3903 or York University without your express consent.

When you have union representation through CUPE 3903, the return to work or rehabilitation process is generally more successful, with a smoother transition for you.

**What is the definition of Disability under the LTD Plan?**

#### You will be considered disabled if, during the first 12 months for Unit 1 and 24 months for Unit 2 of disability following the elimination period, you are unable to perform the material and substantial duties of your regular occupation, and have a 20% or more loss in indexed monthly earnings (Own Occupation).

#### After that, you will be considered disabled if you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience (Any Occupation).

Gainful Occupation means an occupation that is, or can be expected to provide you with an income within 12 months of your return to work, that exceeds 80% of your indexed monthly earnings, if working; or 60% of your indexed monthly earnings if not working.

**What level of medical verification / evidence is required to substantiate an LTD claim?**

At the time of claim and at certain points over the duration of the claim the insurer will require medical verification / evidence to substantiate the claim. Every effort will be made to assess the status of your disability through medical information such as physician statements, copies of all medical records, clinical notes, tests and investigation reports confirming the diagnosis and the extent of the impairments.

In some situations, the insurer may request additional medical information, directly from the physician. In some cases, you may be asked to undergo an Independent Medical Examination (IME), either prior to a decision being made or while a claim is ongoing.

**Who manages the paperwork?**

Johnson manages the paperwork during the claims process from submission of the claim forms to the return to work. The LTD team liaises between the employer, you, and insurer to make sure that there is no delay in the adjudication of the claim.

#### When do benefits begin?

Benefits begin upon approval and after you complete the Elimination Period (waiting period). The Elimination Period is a period of 120 continuous calendar days starting from your first day of absence.

#### What are Direct and Indirect sources of income?

#### Direct deductible sources of income: examples of these are: income that you receive or are entitled to receive from Workers’ Compensation, the Canada Pension Plan disability, CPP Retirement including the amount that the spouse and children receive or are entitled to receive, salary continuation income, pension income, and other government benefits.

#### Indirect sources of income: examples of these are: income that you receive or are entitled to receive from other group insurance disability benefits, and other disability payments under your employer’s retirement plan.

#### How long can I be on LTD?

#### You will continue on LTD so long as you continue to meet the definition of disability. The maximum benefit payment period at age of disability will be:

**Unit 1:**

* Less than age 60; 5 years
* Age 60 but less then age 64 - To age 65
* Age 64 but less then age 65 - 1 year

**Unit 2:**

* Less than age 64 – To age 65
* Age 64 but less then age 65 - 1 year

**Important Contact Information**

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