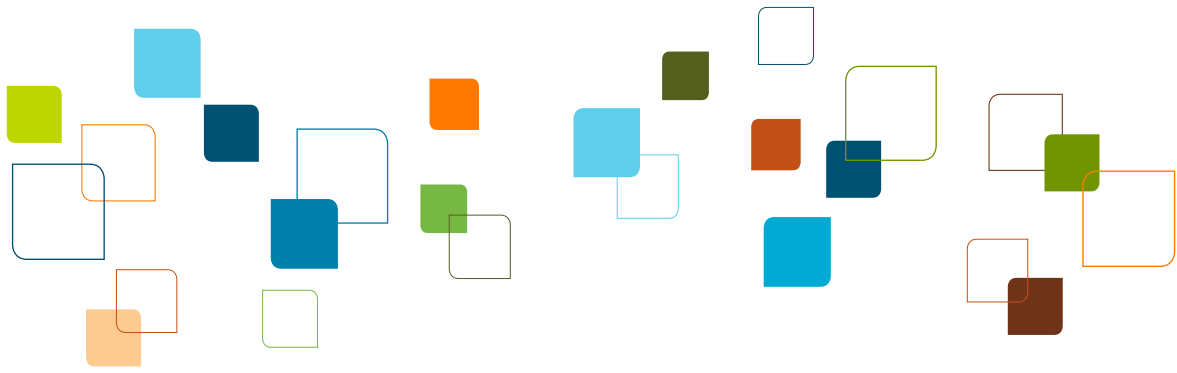




# Long Term Disability Income (LTDI) Continuance Plan

> The purpose of this document is to describe the processes associated with the Government of Alberta LTDI Plan. The terms and conditions of the plan are governed by the [Public Service Long Term Disability Income Continuance Plan Regulation](#).

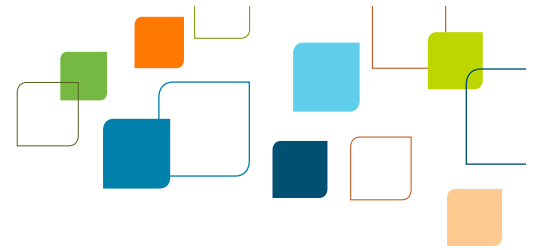


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# Making a Claim



The LTDI application process starts when the supervisor or payroll contact advises payroll when an employee has been off work for 20 days due to an illness or injury.

- The plan has an 80-day elimination period. Usually employees are entitled to [General Illness](#) leave or [Workers' Compensation Supplement](#), if the injury was sustained in the course of duty with the Government of Alberta (GoA) for this period. If LTDI benefits are approved, they will begin AFTER the elimination period is over

Payroll advises the Service Alberta LTDI Payroll Unit.

- A Service Alberta LTDI Liaison Officer (LO) has been designated for each GoA ministry. The Service Alberta LTDI LO serves as the primary contact during the LTDI claim application process and throughout the LTDI claim cycle. Click on link for contact information for your [Service Alberta LTDI LO](#).

The Service Alberta LTDI Payroll Unit will send an LTDI Employee's Statement to the employee and forward the LTDI Employer's Statement via e-mail to the designated worksite contact.

To ensure the privacy of medical information is maintained, the completed Employee's Statement, which includes an Attending Physician's Statement to be completed by the employee's physician or specialist, must be forwarded directly to the Plan Adjudicator by the employee or attending Physician or Specialist at:

**The Great-West Life Assurance Company**  
Edmonton Disability Management Services  
#202, 10110 - 104 Street  
Edmonton, Alberta T5J 4R5  
Phone: 780-917-7776 | Toll Free: 1-888-328-8688  
Fax: 780-425-0744

The completed Employer's Statement with the job description attached should then be returned to the Service Alberta LTDI LO, who will forward the Statement to Great-West Life (GWL).

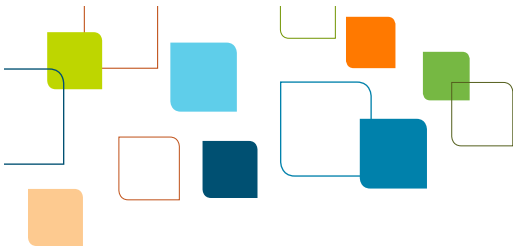
Please ensure all forms are completed in their entirety with all requested information provided. Incomplete or missing documentation can delay the adjudication of the claim.

The GWL Case Manager adjudicates the claim to determine if benefits are payable based on the medical information received and the terms and conditions set out in the [LTDI Plan Regulation](#). The adjudication process includes a discussion with the employee. The GWL Case Manager also contacts the worksite to clarify work duties and job description. The GWL Case Manager will notify the employee and Service Alberta LTDI LO of the claim decision in writing.

The Service Alberta LTDI LO will advise the employee and Ministry Human Resources (HR) and/or Worksite supervisor of the GWL Case Manager's decision:

- If approved, the Service Alberta LTDI LO will advise the employee of their benefit amount, effective date and will process all LTDI benefit payments.
- If declined, the Service Alberta LTDI LO will advise the Ministry HR. The Ministry HR contact will work with worksite managers and the employee to discuss return to work options or the employee may appeal the claim decision (see [Appeal Process](#) on page 7 for further details).

If the GWL Case Manager has not reached a decision prior to the end of the 80 days of General Illness, the Deputy Head or the designated official may approve that the employee continue to be paid at the rate of 70 per cent of the employee's normal salary for up to two months or until the date the decision is received, whichever comes first. If the employee received an [interim payment](#) and is found not eligible for benefits, the employee must repay the payment or use annual vacation leave.



## What to Expect after LTDI Approval

Upon confirmation of approval from the GWL Case Manager, benefit payments are processed by the Service Alberta LTDI Payroll Unit. Inquiries specific to LTDI benefit payments should be directed to the Service Alberta LTDI Payroll Unit.

- Bargaining Unit Employee: Eligible to receive 70 per cent of pre-disability salary, in accordance with the [Collective Agreement](#).
- Management or Opted Out & Excluded Employees: Eligible to receive 70 per cent of pre-disability salary.

The GWL Case Manager obtains regular medical updates to review continued entitlement to LTDI benefits, as well as to ensure employees remain under the continuous care of a physician or specialist and are following an appropriate treatment plan. Employees may be requested by the GWL Case Manager at any time to undergo an Independent Medical Examination with a specialist. Employees are required to attend appointments and cooperate in any assessments required. GWL Case Manager will communicate all claim status changes to Service Alberta LTDI LO.

The GWL Case Manager will mail the employee a Canada Pension Plan application form within six months of the LTDI Benefit date. Employees are expected to apply for Canada Pension Plan Disability benefits within 12 months of LTDI approval, or when requested. Proof of application must be provided.

Details of **all** other income received by the employee while in receipt of LTDI benefits must be provided to the GWL Case Manager to determine if the

other income will reduce the LTDI benefit payable. Examples of other income that will affect the LTDI benefit payable are:

- Initial approval amount of Canada Pension Plan Disability benefits excluding Dependent Child amount.
- Worker's Compensation Board Benefits.
- Loss of income benefits under an automobile insurance plan.
- Vacation Entitlement.
- Earnings received from employment or self-employment, other than a rehabilitation plan (see [Rehabilitation Services](#) on page 5 for further details).

When an employee has been in receipt of LTDI benefits for 18 months, the Service Alberta LTDI LO will send a letter to the employee indicating that their position may be open to recruitment if the employee remains on LTDI for longer than 24 months. A copy of the letter is sent to the supervisor and Ministry HR office.

If the employee is unable to return to work after 24 months the:

- Service Alberta LTDI LO will advise the Ministry HR Director (or delegate), with a copy of the letter to the supervisor.
- Ministry HR office will send a letter to the employee, advising that their position will be released for recruitment. The employee continues to receive LTDI benefits and remains an employee of the Alberta Government.
- GWL Case Manager reviews the waiver of life insurance premiums at 24 months from the disability date.

Based on the provisions of the LTDI Plan Regulation, and review of ongoing medical progress updates, the GWL Case Manager determines when an employee is fit to return to work. This adjudication decision can be made at any point during the course of the claim

depending on medical updates. An employee may be found fit to return to their own occupation or fit for gainful (alternate employment). Please see “[FIT FOR OWN](#)” (page 6) or “[FIT FOR GAINFUL](#)” (page 7) for further details.

LTDI benefits for permanent employees are paid to a maximum of age 65 as long as the employee remains disabled. Employees in temporary positions are eligible to receive benefits to a maximum of 24 months.

## Preparing to Return to Work

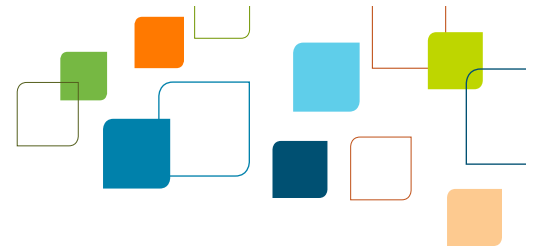
If the return to work is straightforward (i.e. requires no additional services or assistance) or the gradual return to work is expected to go for only a short period of time (i.e. up to ten weeks) the GWL Case Manager will develop a return to work plan in conjunction with the employee, their doctor, and the worksite. The Plan is signed by the employee, worksite contact and GWL Case Manager. A copy of the return to work plan will also be provided to the Service Alberta LTDI LO.

If additional services or assistance is required with the return to work or the return is expected to go for longer than ten weeks in duration the GWL Case Manager will refer the employee’s claim file to Rehabilitation Services. If rehabilitation services are not recommended, the GWL Case Manager will inform the employee and the Service Alberta LTDI LO.

### Rehabilitation Services

The GWL Case Manager will advise the employee of the referral, and the GWL Rehabilitation Consultant will arrange to meet with the employee for an initial interview.

If rehabilitation services are appropriate the GWL Rehabilitation Consultant will request the Service

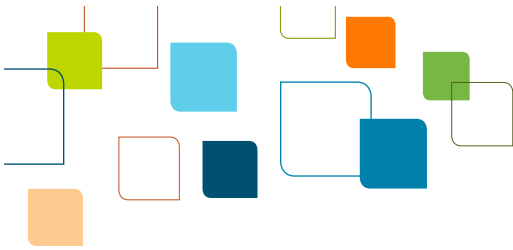


Alberta LTDI LO supply the name of the worksite and/or HR contact for return to work planning. The Service Alberta LTDI LO advises the worksite and HR of rehabilitation involvement. A formal Rehabilitation Plan is developed by the GWL Rehabilitation Consultant in conjunction with the employee, appropriate medical/treatment providers and the worksite contact or HR Official.

A Rehabilitation Plan may include any or all of the following:

- Details regarding any further rehabilitative services or resources that will be provided.
- A current Job Description provided by the worksite if it is an alternate position, or if duties have changed.
- Short or long-term restrictions and duties that would be impacted.
- Schedule for the Return to Work (i.e., start date, hours or days of work, and end date of the rehabilitation plan).
- Responsibilities and expectations of the employee, worksite contact and GWL Rehabilitation Consultant during the period covered by the plan.

Before the employee returns to work, the Rehabilitation Plan is signed by the employee, worksite contact and GWL Rehabilitation Consultant. The GWL Rehabilitation Consultant and Service Alberta LTDI LO receive a copy of the signed document. Any changes required are discussed by the employee, worksite contact and the GWL Rehabilitation Consultant, who approves any changes.



The Rehabilitation Plan may include a **Work Assessment**, and/or **Rehabilitation Employment**.

The intent is to provide a graduated resumption of duties to minimize the risk of recurrence, additional disability, and an improvement in activity tolerance. Addressing performance issues or training for the pre-disability position is the responsibility of the Ministry.

### **Work Assessment**

This is the portion of the Return to Work schedule where the employee is working less than 60 per cent of their pre-disability hours. During the work assessment, the worksite maintains their full staffing complement and the employee remains on full LTDI benefits. Hours worked are not paid by the Ministry.

### **Rehabilitation Employment**

This portion of the Return to Work schedule occurs once an employee is performing 60 per cent or greater of the position hours, the employer will pay the employee for the hours worked.

*On the last day of the bi-weekly pay period, the Worksite Supervisor or employee must fax a signed Rehabilitation return to work time report (bi-weekly hourly attendance reporting) to the Service Alberta LTDI Payroll Unit at 780-644-2180 so salary while in rehabilitation employment can be processed. The salary is coordinated with LTDI benefits so the employee does not receive more than 100% of pre-disability salary.*

Through the course of the return to work, progress reports are completed on a scheduled basis by the employee's supervisor, and sent directly to the GWL Rehabilitation Consultant. The supervisor and

employee are expected to discuss the progress report before the supervisor submits it to the GWL Rehabilitation Consultant.

All parties are expected to participate and cooperate in the Rehabilitation Plan. Upon completion, it is expected that the employee will resume regular hours and duties, as set out in the plan.

The worksite supervisor must email the Service Alberta LTDI LO to confirm the date of the return to work to ensure that the employee is placed back onto full salary.

## **Fit for Own**

*(Fit to return to their own or similar duties)*

Based on medical information, the GWL Case Manager determines if an employee is fit to return to their own or similar duties. The GWL Case Manager advises the employee and the Service Alberta LTDI LO. The Service Alberta LTDI LO informs the worksite contact and Ministry HR of the decision, and informs the employee of their right to appeal.

If the fit for own determination is made **within 24 months** of an employee receiving LTDI benefits, the employee must either return to their own or similar duties within 30 days of the decision or appeal (see [Appeal Process](#) on page 7 for further details). The employee shall continue to receive LTDI benefits during the 30 day notice period, unless they return to their position before the notice period expires. The Employee is not eligible for a LTDI severance payment.

If the employee has been receiving LTDI benefits for **more than 24 months** and is found fit for their own occupation, the GWL Case Manager will advise the employee and the Service Alberta LTDI LO. The Service Alberta LTDI LO informs the worksite contact and Ministry HR of the decision and advises employee of their right to appeal the decision or

request accommodation within the Government of Alberta or accept a severance payment. An official within the HR office will undertake a job search for the employee if accommodation is chosen.

The employee continues to receive LTDI benefits for up to three months or until they return to work or find suitable employment, whichever comes first. If a job is not found within three months, no further benefits can be paid. The employee may receive outplacement services and severance payment from the LTDI Plan.

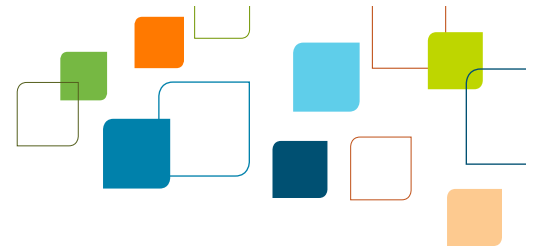
## Fit for Gainful

***(Disabled from performing regular duties but fit for gainful employment)***

Based on medical information, the GWL Case Manager will determine if the employee is medically fit for gainful employment.

*Gainful employment is employment for which the employee has the minimum qualifications, medically fit to perform and that provides a salary of at least 60 per cent of the employee's pre-disability salary.*

The GWL Case Manager advises the employee and Service Alberta LTDI LO of the decision. The Service Alberta LTDI LO informs the worksite contact and Ministry HR contact of the decision, and advises employee of their right to appeal the decision (see Appeal Process in the next section for further details), or be accommodated in a suitable position within the Government of Alberta, or accept a severance payment. The HR office will undertake a job search if the employee requests accommodation. Specific medical restrictions and limitations will be provided by the GWL Case Manager to the Service Alberta LTDI LO. The LO will provide this information to the worksite and the HR official.



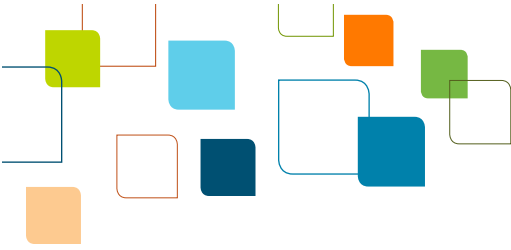
The employee continues to receive LTDI benefits for up to three months or until suitable employment is found, whichever comes first following the fit for gainful determination.

If suitable employment is found, the employee may be eligible to receive [\*income maintenance\*](#), which pays the difference between income from gainful employment and pre-disability salary for a maximum of 36 months from the date the employee is determined to be fit for gainful employment. If no suitable employment and no accommodation can be made, the employee may be eligible for a severance from the LTDI Plan.

## Appeal Process

The GWL Case Manager will determine if the claim application is not eligible for LTDI benefits or when an employee in receipt of LTDI benefits is no longer eligible to receive benefits. If the employee disagrees with the GWL Case Manager's decision, they can appeal. The Service Alberta LTDI LO will outline the appeal process in writing to the employee and provide employees with a Notice of Appeal form. The signed Notice of Appeal form must be submitted to GWL within 30 days of the notification letter sent from Service Alberta. This deadline date will be indicated on the Notice of Appeal form.

- Employees remain on Leave of Absence without pay through the appeal process, effective the day after LTDI benefits cease. The employee and employer will continue to pay their respective share of all other group benefit and pension plan contributions.



There are two levels of appeal.

### **First Level**

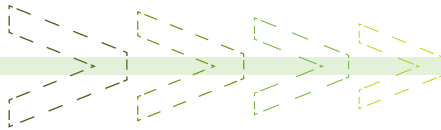
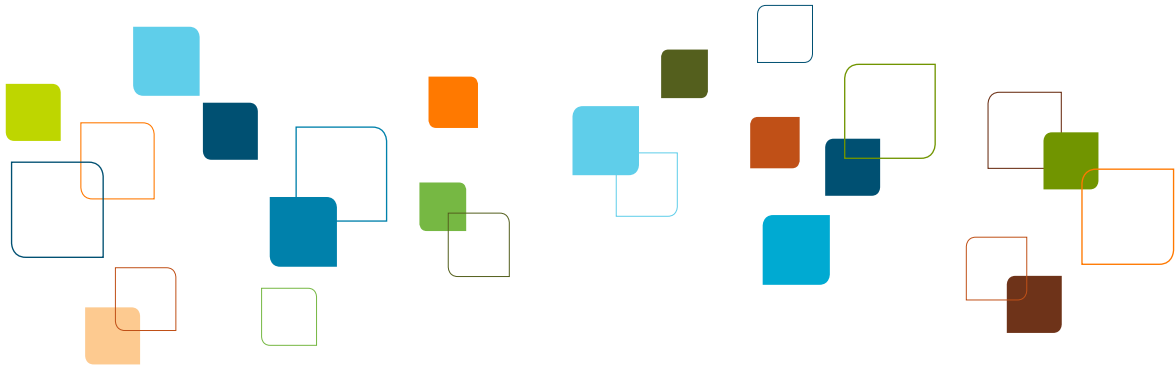
- The first level of appeal is a review directly with GWL.
- Once the employee indicates they are appealing they must submit new or additional medical information for consideration to GWL within 90 days of receiving their notification letter from Service Alberta. Requests for extension to this time frame must be made in writing to the Corporate Human Resources LTDI Manager or via the Alberta Union of Provincial Employees (AUPE) LTDI LO for bargaining unit employees.
- An employee can request on the Notice of Appeal form an appointment to meet once with the adjudicator to clarify the claim decision. Employees who are members of the bargaining unit may choose to attend their appointment with the AUPE LTDI LO. Employees in a Management or Opted Out & Excluded classification may attend their appointment accompanied by a representative of their own choosing. No outside legal representation is permitted at this level.
- GWL will review any new medical evidence and reconsider their ruling. If the decision remains unchanged, employees may appeal at the Second Level.

### **Second Level**

- If the employee is not satisfied with the decision at the first level of appeal, they can file an appeal to the LTDI Second Level Appeal Board.

- The Appeal Board is independent. The Board is made up of three individuals: a representative from the AUPE; a representative from the employer; and a third representative agreed upon by both organizations.
- Notice to Appeal at the Second Level must be submitted to GWL within 30 days of the First Level decision notification letter from Service Alberta. Any additional medical information that is to be considered must be submitted within 90 days. All deadline dates will be noted on the Notice of Appeal form attached to the Service Alberta letter. Requests for extension to this time frame must be made in writing to the Corporate Human Resources LTDI Manager or via the AUPE LTDI LO for bargaining unit employees.
- The Appeal Board meets once with the employee. Employees who are members of the bargaining unit may choose to attend the hearing with the AUPE LTDI LO. Employees in a Management or Opted Out & Excluded classification may attend accompanied by a representative of their own choosing.
- A decision in writing will be rendered by the Appeal Board within seven days of the appeal hearing. The decision rendered by the Appeal Board is final and binding on all parties (i.e. Employee, Employer, GWL and AUPE).
- If the Second Level Appeal Board overturns the GWL decision, LTDI benefits will be reinstated. If the Second Level Appeal Board upholds the decision, the Service Alberta LTDI LO will advise the Ministry HR. The Ministry HR contact will work with worksite managers and the employee to discuss return to work options.

Please consult the Corporate Human Resources [LTDI website](#) for further information, documents, and forms that may assist you or call/email any of the [LTDI contacts](#).



**CONTACT:**

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Corporate Human Resources  
6th Floor, Peace Hills Trust Tower  
10011 - 109 Street  
Edmonton, Alberta T5J 3S8

Tel 780-408-8400

*Alberta*

Freedom To Create. Spirit To Achieve.

May 2011

