

Employee Guide: How to Submit a Disability Claim

Disability claims involve several key stakeholders: the employer, employee, treating physician, and the insurance provider. If an employee is anticipating being absent from work due to disability for the qualifying period (119 days or 85 non-consecutive days), they may be eligible for disability benefits. The necessary forms to apply for disability are available on our website at www.plannera.ca. The site also includes an Employee Application Checklist outlining all required documentation.

If an employee has been approved for a leave of absence, premiums must be remitted to Plannera for the expected duration of the absence. If the leave is extended, additional premiums will be required. Premiums must be received by Plannera's office within 45 days of the last premium paid. Failure to do so, **may result in loss of coverage.**

If an employee elects to not continue disability coverage during the leave of absence and a disability should occur during that period, **there will be no disability coverage in place.**

If the employee has applied for Workers' Compensation or Auto Benefits, they should also apply for the Disability Income Plan to meet application deadlines set out in the plan terms and to maintain coverage in the event the other benefit ceases. This also ensures a timely review of any additional benefits.

To ensure the correct forms are submitted, please refer to the website for the most up-to-date versions. All forms must be completed in full — incomplete submissions will result in processing delays. **To support timely adjudication, please submit all forms at least 8 weeks prior to the end of the qualifying period.**

The employer may request that all forms are submitted to them for submission to Plannera. If your employer requests you to send your completed forms to Plannera directly, they can be submitted via email disability@plannera.ca, fax 306-787-8822 or mail:

Plannera Pensions & Benefits
Attn: Benefit Programs
110 - 1801 Hamilton Street
Regina, SK S4P 4W3

What forms are required from the employee?

1. **Application for Long-Term Disability Benefits – Employee Statement:** Complete pages two through five. If the employee ID number is not known, the employee should contact their Human Resources to obtain.

It is recommended to include direct deposit information to reduce potential delays in receiving benefits if the claim is approved.

2. **Plannera Consent to Disclosure of Personal Information**

3. **Attending Physician's Statement – Long Term Disability Claim:** Complete and sign section one. Your treating physician must complete the remainder of the form. Please discuss with your doctor that

supporting medical from the date of disability must be included (chart notes, test results, consultation reports, etc.)

Please note: Any fees associated with the completion of the Attending Physician's Statement are the responsibility of the patient.

What forms are required from the employer?

The employer is responsible for submitting the Disability Income Plan Enrolment Form, the Application for Long Term Disability – Employer Statement, and the Group Life Enrolment Form. Plannera will contact the employer directly to obtain these forms.

What does the claim process look like?

Once Plannera has received a portion of the application from the employee or employer, a file will be created. The employer will be advised of the application and if any information is missing. They may contact you directly to obtain the missing forms.

Once the completed forms are received and verified by Plannera, the full application will be submitted to Canada Life for adjudication. You will be notified when the application has been sent to Canada Life. The standard processing time after submission is approximately 14 calendar days. During this period, the case manager may conduct a telephone interview with you to better understand your functional capabilities and limitations as well as to clarify any questions they may have about your occupation and work environment.

If Canada Life determines that additional information is required to complete their assessment of the claim, they will advise you. Once all pertinent information is gathered and assessed, a decision will be made on your claim.

What if the claim is approved?

Canada Life will inform the employee of the claim decision, including the benefit start date, payment amount, and relevant contract definitions. An approval letter confirming the decision will also be sent to the employee. Plannera will communicate the decision to the employer by email. In accordance with privacy regulations, decision letters will not be provided to the employer.

Effective disability management is best achieved through a collaborative approach involving the employer, employee, medical professionals, and the insurer. Some key components of this approach include:

- Maintaining regular communication with the case manager.
- Be under regular care of a Physician and participate in appropriate treatment.
- Once appropriate, participate in a return to work.

What if the claim is declined?

If the assessment results in a claim denial, Canada Life will communicate the decision directly to the employee by phone and in writing. The written notice will include a detailed explanation of why the submitted information does not support the claim.

The employee will have the opportunity to appeal the decision and will receive instructions outlining the steps and documentation required to initiate the appeal process. The complete appeal process is outlined on our website. Please contact Plannera if you require support during this process.

Return to Work Planning

Canada Life will continue to actively manage the claim and monitor the employee's progress. When it is both safe and appropriate, they will recommend a rehabilitative return to work. This process will be coordinated with the employee, employer, and the treating physician. If needed, a return-to-work program will be developed with specific goals and timelines. Canada Life will inform the employer of any restrictions to support a safe and successful reintegration.

In many cases, a gradual return to work is beneficial for all parties. Employers have a duty to accommodate modified duties and/or reduced hours where possible. Canada Life will collaborate with everyone involved to facilitate a smooth and timely transition - whether on a full-time or graduated basis. For more complex situations, the support of a Rehabilitation Consultant may be required.

Employees have a right to have union representation present during any return-to-work facilitation meeting or discussions. This includes but is not limited to:

- Meetings regarding modified duties or accommodations.
- Discussions about medical documentation or functional abilities.
- Any conversations that may impact the terms of employment, job status, or working conditions.

If you require assistance with completing any of the forms or have questions about the plan, email disability@plannera.ca or call 306-787-3440.