

**SAINT MARY'S UNIVERSITY FACULTY UNION
HEALTH AND WELLNESS TRUST FUND
LONG-TERM DISABILITY (LTD) CLAIM APPLICATION**

One of the services of Canadian Benefits Consulting Group (CBCG) is to assist the Members of the Saint Mary's University Faculty Union Health and Wellness Trust with their Long-Term Disability (LTD) Application. Sick leave (90 calendar days) is regulated through your Collective Agreement; LTD is regulated by the contract between the Saint Mary's University Faculty Union Health and Wellness Trust and Great-West Life Assurance Company (GWL).

Plan Members, who are on sick leave and absent for 90 consecutive calendar days because they are unable to perform their duties, are eligible for LTD. GWL will assess your disability before a decision is made to pay LTD. As the assessment takes substantial time, you should apply for LTD well in advance of the end of your sick leave.

Timings:

1. If you anticipate that you will be off for more than 90 calendar days, we encourage you to contact Ms. Valerie Fraser, Canadian Benefits Consulting Group (CBCG) (CBCG is the Plan Administrator), at 1-800-268-0285 ext. 242, to request a Long-Term Disability Application at least 10 weeks before the end of your sick leave (90 calendar days from the day that you were deemed unable to perform your duties).

After receipt of a Long-Term Disability Application, GWL assigns a Disability Case Manager, who will respond to your claim inquiries.

2. The application for LTD should be filed at least 8 weeks before the end of the 90-day sick leave.

3. If you wait more than 6 months after the beginning of the 90-day sick leave to apply for LTD, your LTD claim will be considered 'late submitted' and benefits will be denied as per the Plan Contract. This part is important and warrants repetition: If you wait more than 3 months after the end of your 90-day sick leave to apply, you will not be eligible for LTD.

4. You should apply for LTD before you return to work. It is possible that someone might wait until after the end of their 90-day sick leave, remain off work for less than 3 months, return to work, and only then apply for LTD for period of time they were off of work after their 90-day sick leave. The problem with waiting until you have returned to work before applying for LTD is that GWL might decide that an assessment of your incapacity to return to work, cannot be done after you have returned to work. Moreover, you should allow a substantial period in which GWL can complete its assessment of your eligibility for LTD before you return to work.

I fully appreciate that this letter, a letter I have revised at least 6 times, describes a complex process. I have described the process as best I can. My goal is not to simplify the process lest you make unwarranted assumptions and lose your eligibility for LTD.

Summary:

It is prudent to apply for LTD at least 10 weeks before the end of your 90-day sick leave. If you apply for LTD, but return to work before you begin LTD, nothing is lost.

If you have any specific concerns with the handling of your claim, please do not hesitate to call Ms. Valerie Fraser at 1-800-268-0285 ext. 242.

R. Konopasky Ph.D
Chair, Saint Mary's University Faculty Union Health and Wellness Trust