

LONG TERM DISABILITY INCOME PROCESSES AND PROCEDURES

GOVERNMENT OF ALBERTA

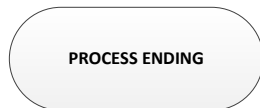
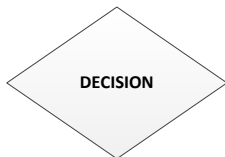
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CONTENTS

1. Flowchart Shape Legend	2
A. Claims Notification	3
B. Claims Adjudication.....	7
C. Claims Management	11
• Part I	12
• Part II	15
D. Appeals.....	16
E. Return to Work.....	20
• Part I – Return to Regular Full-time Work	21
• Part II – Return to Work with Accommodation	24
F. Fit for Gainful.....	29
G. Income Maintenance.....	34
Appendices Supporting Documentation	36

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Flowchart Shape Legend



Hereafter, The Great-West Life Assurance Company is referred as "GWL".

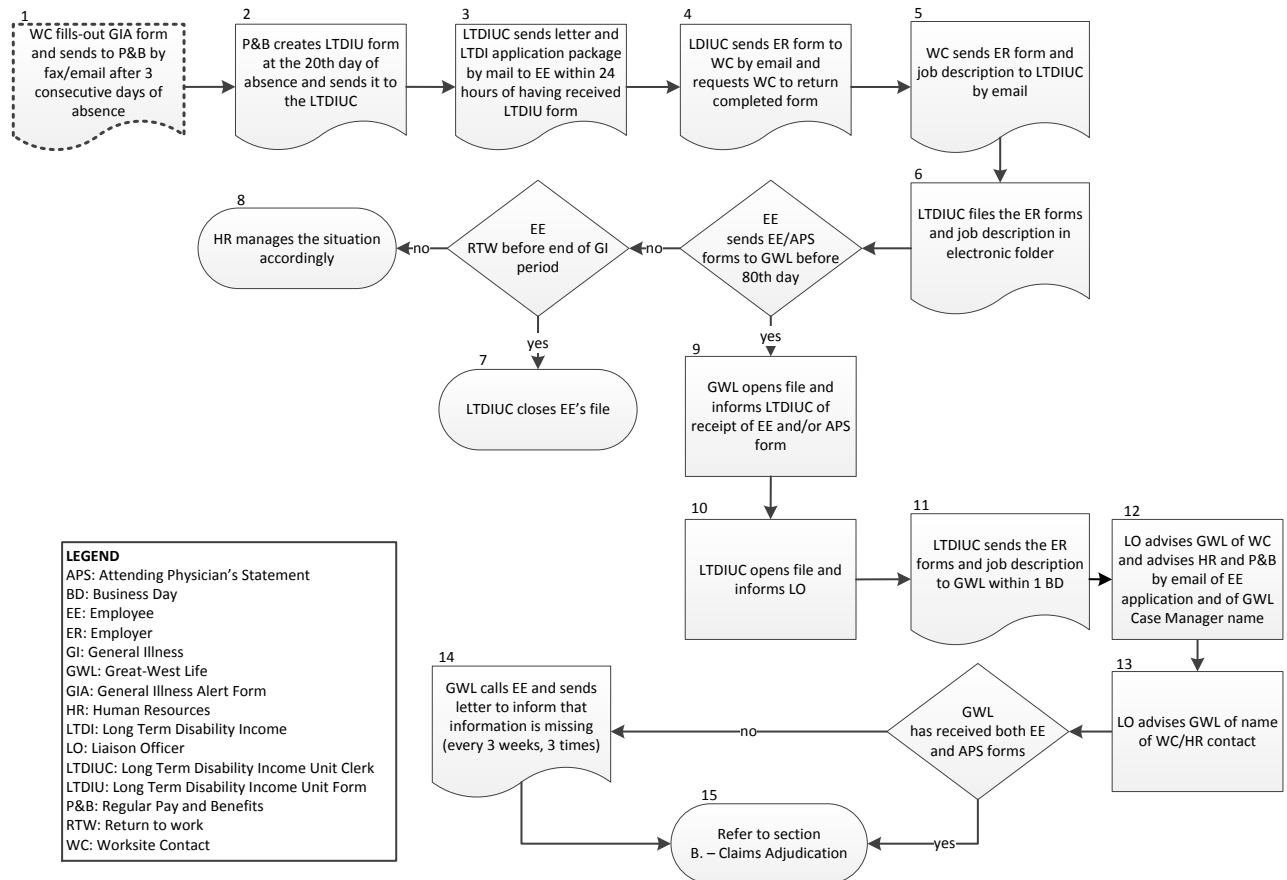
A.

Claims Notification

Purpose

- Ensure that Employee absences of more than three consecutive days are reported.
- Inform the Long Term Disability Unit Clerk of any absences of more than 20 days.
- Send the required documentation and forms to the Worksite Contact and Employee to initiate the claim.
- Ensure that all required forms are completed without delay.

Process



Procedures

1. The Worksite Contact fills-out the “*General Illness Alert Form*” when an Employee has been absent for three consecutive days. The Worksite Contact sends the completed form to Regular Pay and Benefits by fax or email to inform them of the absence.
2. Regular Pay and Benefits creates a “*Long Term Disability Income Unit Form*” at the 20th day of absence and sends it to the Long Term Disability Income Unit Clerk for processing.
3. The Long Term Disability Income Unit Clerk sends an initial LTDI application letter and Union letter to the Employee by mail within 24 hours of having received the “*Long Term Disability Income Unit Form*”.
 - The letter provides information to the Employee on the process to follow and provides contact information of the Liaison Officer, should the Employee require further assistance or have questions.

4. The Long Term Disability Income Unit Clerk sends “*Employer’s Statement*” to the Worksite Contact by email and requests that the form be completed and returned.
5. The Worksite Contact sends the completed “*Employer’s Statement*” to the Long Term Disability Income Unit Clerk by email along with a job description.
6. The Long Term Disability Income Unit Clerk files the “*Employer’s Statement*” and the job description in an electronic folder.

The Employee does not send the required forms to the insurer before the 80th day of absence

7. If the Employee does not send the “*Employee’s Statement*” and/or the “*Attending Physician’s Statement*” to the insurer before the 80th day of absence and returns to work, the Long Term Disability Income Unit Clerk closes the Employee’s file.
8. If the Employee does not send the “*Employee’s Statement*” and/or the “*Attending Physician’s Statement*” to the insurer before the 80th day of absence and does not return to work, Human Resources manages the situation accordingly.

The Employee sends the required forms to the insurer before the 80th day of absence

9. If the Employee sends the “*Employee’s Statement*” and/or the “*Attending Physician’s Statement*” to the insurer before the 80th day of absence, GWL opens a file and informs the Long Term Disability Income Unit Clerk that the Employee has submitted the “*Employee’s Statement*” and/or the “*Attending Physician’s Statement*”.
10. The Long Term Disability Income Unit Clerk opens a file for the Employee’s claim and informs the Liaison Officer that the Employee has submitted an LTDI claim.
11. The Long Term Disability Income Unit Clerk sends the “*Employer’s Statement*” and the job description to GWL within one business day of having been advised of the Employee’s application to LTDI.
12. The Liaison Officer advises GWL of the Worksite Contact. The Liaison Officer also advises Human Resources and Regular Pay and Benefits by email that the Employee has applied for LTDI benefits and informs them of the GWL’s Case Manager’s name.
13. The Liaison Officer provides the Case Manager with the name of the Worksite Contact or the Human Resource Contact for the Employee.
14. If GWL has not received both the “*Employee’s Statement*” and the “*Attending Physician’s Statement*”, the Case Manager calls the Employee and sends him/her a letter to inform him/her that information is missing. The Case Manager will communicate with the Employee

in this manner every three weeks, three times before sending a decline letter to close the claim. If the Employee sends the missing information, refer to Section B. – Claims Adjudication.

15. If GWL has received both the “*Employee’s Statement*” and the “*Attending Physician’s Statement*”, refer to Section B. – Claims Adjudication.

B.

Claims Adjudication

Purpose

- Review the information provided by the Employee and the Employee's Physician.
- Decide to accept or deny the claim submitted by the Employee based on the information received.
- Inform the Employee of the option to receive Interim Payment if no decision has been rendered before the 81st day of absence.
- Provide options to the Employee whose claim has been denied.
- Send the Notice of Appeals Form and Appeals package to the Employee when appropriate.

If the Employee received an Interim Payment and is found not eligible for benefits by GWL, the Employee must reimburse the amount of the payment.

The claim is approved

3. If GWL decides to approve the claim, the Case Manager calls the Employee to inform him/her of the decision to approve the claim and explains the next steps.
4. The Case Manager sends an “*Update Form*” to the Liaison Officer to communicate the decision and includes information on the expected return to work date, if known.
5. The Case Manager sends a letter to the Employee to confirm the decision and sends a copy of the letter to the Liaison Officer’s general inbox. Upon receipt, the Liaison Officer forwards a copy of the letter to the LTDI Pay and Benefits.
6. LTDI Pay and Benefits processes the letter by applying stamps to the third page of the acceptance letter:
 - The first stamp includes information on pre-disability salary, LTDI rate and effective date;
 - The second stamp is used to obtain the signatures of the Checking Officer and Expenditure Officer

LTDI Pay and Benefits coordinates the signatures, makes copies of the letter for their files and gives a signed copy to the Liaison Officer.

7. The Liaison Officer prepares a letter for the Employee and sends an email with the “*Update Form*” to the Worksite Contact, Human Resources and Regular Pay and Benefits to confirm the decision and inform them of the expected return to work date, if known.
8. The Liaison Officer calls the Employee and sends a letter to confirm the pay, benefits and deductions and explain the LTDI process.
9. Refer to Section C.1 – Claims Management.

The claim is declined

10. If GWL decides to decline the Employee’s LTDI claim, the Case Manager calls the Employee to advise him/her of the decision and explain the rationale for declining his/her claim. The Case Manager sends a letter to the Employee to confirm the decision and provide information on requesting an appeal.
11. The Case Manager sends a separate declination letter to the Liaison Officer by email that does not include any personal or medical information.

12. The Liaison Officer calls the Employee to discuss their intent to return to work or to appeal GWL's decision and sends the Employee a letter and the appeal package including the "Notice of Appeal Form" by registered mail.
13. The Liaison Officer advises the Worksite Contact, Human Resources and Regular Pay and Benefits by email of the situation and of the Employee's intention to either appeal the decision or to return to work.
14. If the Employee returns to work, refer to Section E.1 – Return to Work.
15. If the Employee does not return to work and appeals GWL's decision, refer to Section D. – Appeals.
16. If the Employee does not return to work and does not appeal GWL's decision, Human Resources manages the situation accordingly.

C.

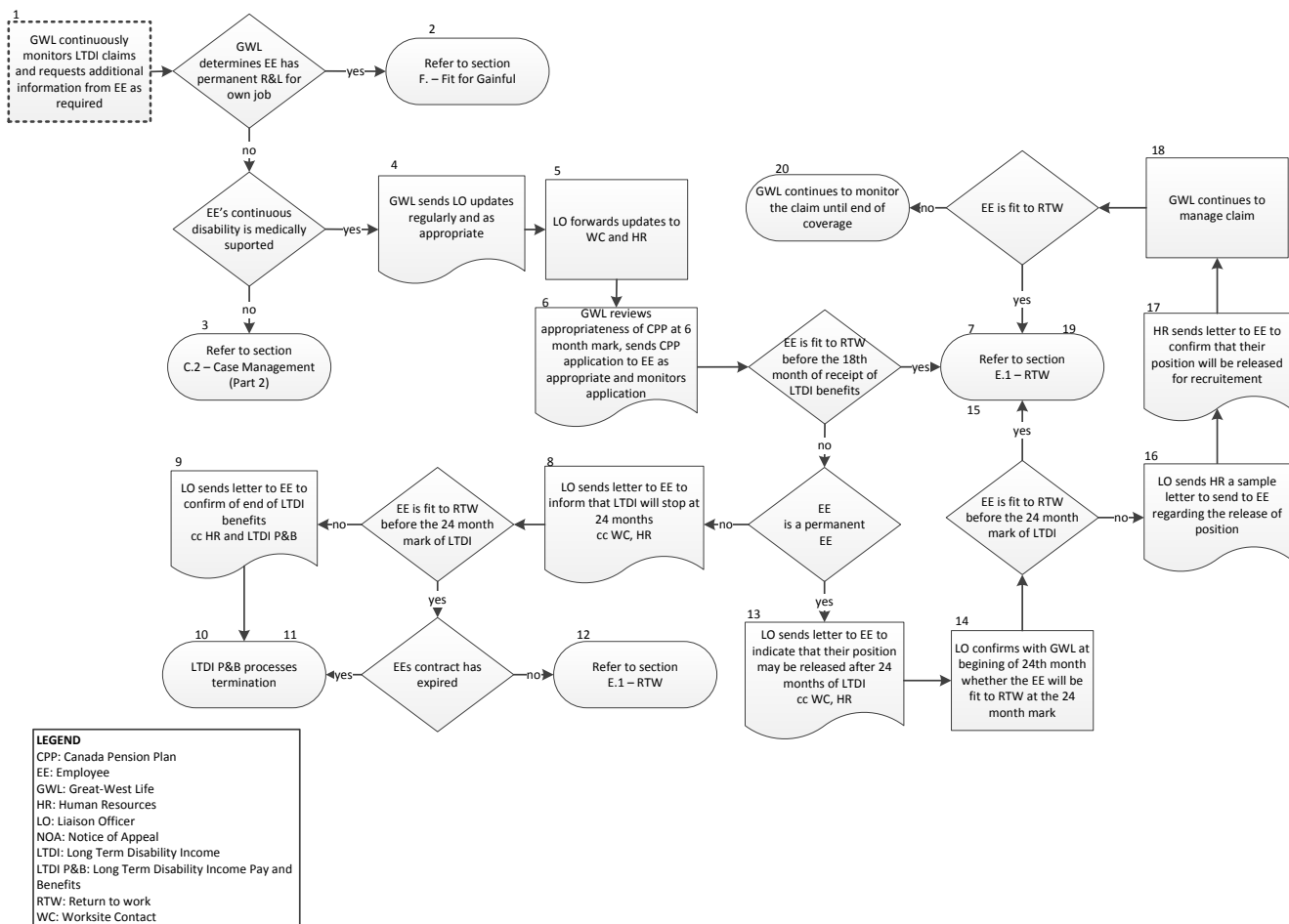
Claims Management

Purpose

- Monitor the Employee's health status and recovery.
- Inform the Employee when his/her position is released for recruitment.
- Termination of LTDI benefits at 24 months for temporary employees.

Part I

Process



Procedures

1. GWL continuously monitors the LTDI claim and obtains regular medical updates as appropriate 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 GWL’s 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.
2. If at any point GWL determines the Employee has permanent restrictions and/or limitations for his/her own job, refer to Section F. – Fit for Gainful.

3. If the Employee's continuous disability is not medically supported, refer to part II of the present Section.
4. If the Employee's continuous disability is medically supported, the Case Manager sends regular updates to the Liaison Officer as appropriate and whenever there are changes to the status of the Employee or when a decision has been taken.
5. The Liaison Officer forwards the updates to the Worksite Contact and to Human Resources.
6. The Case Manager reviews the appropriateness of asking the Employee to apply to the Canada Pension Plan ("CPP") at the six-month mark. Employees are expected to apply for Canada Pension Plan Disability benefits within 12 months of LTDI approval, or when requested.

If appropriate, the Case Manager sends a CPP application to the Employee and monitors the Employee's application. Proof of application must be provided.

7. If the Employee is fit to return to work before the 18th month of receipt of LTDI benefits, refer to Section E.1 – Return to Work.

Temporary Employee is not fit to return to work before the 18th month of receipt of LTDI benefits

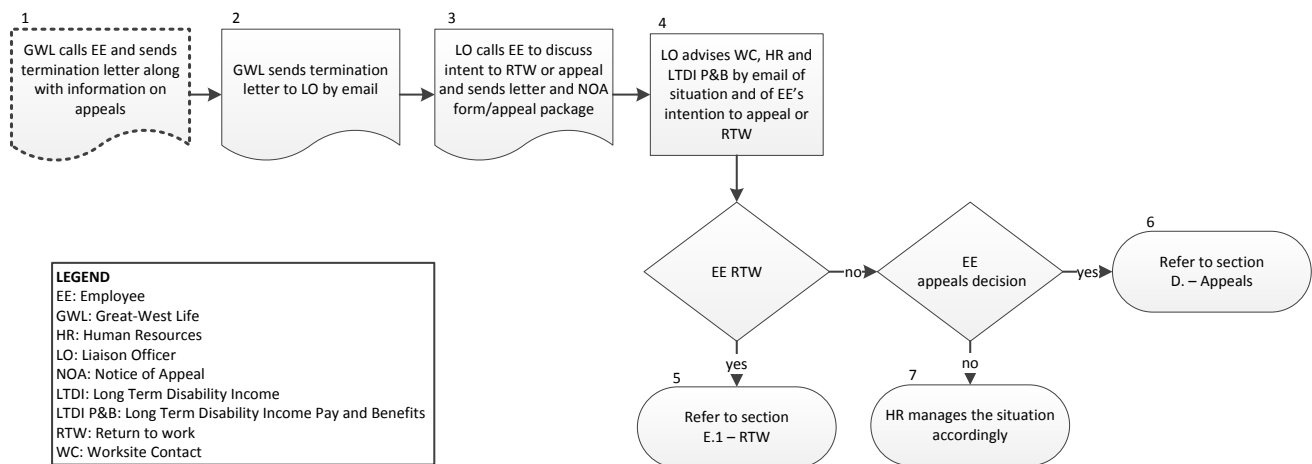
8. If a temporary Employee is not fit to return to work before the 18th month of receipt of LTDI benefits, the Liaison Officer sends a letter to the Employee to inform him/her that LTDI benefits will stop at the 24-month mark. A copy of the letter is sent to the Worksite Contact and to Human Resources.
9. If the temporary Employee is not fit to return to work before the 24-month mark of LTDI, the Liaison Officer sends a letter to the Employee to confirm the end of LTDI benefits. A copy of the letter is sent to Human Resources and to the LTDI Pay and Benefits.
10. The LTDI Pay and Benefits processes the Employee's termination according to the policies in place and direction provided by the Worksite Contact/Human Resources.
11. If the temporary Employee is fit to return to work before the 24-month mark of LTDI but his/her contract has expired, the LTDI Pay and Benefits processes the Employee's termination according to the policies in place. Confirmation from the Worksite Contact/Human Resources that the contract will not be extended is obtained prior to processing the termination.
12. If the temporary Employee is fit to return to work before the 24 month mark of LTDI and his contract has not expired, refer to Section E.1 – Return to Work.

Permanent Employee is not fit to return to work before the 18th month of receipt of LTDI benefits

13. If a permanent Employee is not fit to return to work before the 18th month of receipt of LTDI benefits, the Liaison Officer sends a letter to the Employee to inform him/her that his/her position may be released after 24 months of LTDI. A copy of the letter is sent to the Worksite Contact and to Human Resources.
14. The Liaison Officer confirms with GWL at the beginning of the 24th month whether the Employee will be fit to return to work at the 24 month mark.
15. If the Employee is fit to return to work before the 24 month mark of LTDI, refer to Section E.1 – Return to Work.
16. If the Employee is not fit to return to work before the 24-month mark of LTDI, the Liaison Officer prepares a sample letter for the Employee regarding the release of his/her position and sends it Human Resources.
17. Human Resources sends the letter to the Employee confirming that their position will be released for recruitment. The Employee continues to receive LTDI benefits and remains an Employee of the Alberta Government.
18. GWL continues to manage the claim as appropriate and informs the Liaison officer whenever there are changes to the Employee's status.
19. If the Employee becomes fit to return to work, refer to Section E.1 – Return to Work.
20. If the Employee continues to be totally disabled, the GWL Case Manager continues to manage the claim until the end of coverage and informs the Liaison officer whenever there are changes to the Employee's status.

Part II

Process



Procedures

1. The GWL Case Manager calls the Employee to discuss termination of LTDI benefits and sends a letter to confirm that benefits will end at a specified date, along with information on the appeal process.
2. GWL prepares and sends a termination letter to the Liaison Officer by email.
3. The Liaison Officer calls the Employee to discuss their intent to return to work or to appeal GWL's decision and sends the Employee a letter and the appeal package including the "Notice of Appeal Form" by registered mail.
4. The Liaison Officer informs the Worksite Contact, Human Resources and LTDI Pay and Benefits of the Employee's situation and of his/her intention to return to work or to appeal GWL's decision.
5. If the Employee returns to work, refer to Section E.1 – Return to Work.
6. If the Employee does appeal the decision, refer to Section D. – Appeals.
7. If the Employees does not return to work and does not appeal the decision, Human Resources manages the situation accordingly.

D.

Appeals

Purpose

- Allow the Employee to present additional medical information to substantiate his/her claim.
- Provide the Employee an opportunity to defend his/her position.

Procedures

1. The Employee who wishes to appeal GWL's decision sends the completed "*Notice of Appeal Form*" to GWL within 30 calendar days of receiving the adjudicator's decision letter. The expiry of the 30 days is indicated on the "Notice of Appeal Form".
2. GWL issues a letter to the Employee to confirm the receipt of the "*Notice of Appeal Form*".
3. GWL sends a weekly "appeal tracker" to the Liaison Officer, to the Public Service Commission and to the Union to keep them informed of the status of the appeal.
4. The Liaison Officer confirms to the Worksite Contact and to Human Resources that the Employee is submitting an appeal to GWL.
5. GWL reassigns the file to a different Case Manager who reviews the file along with any additional information submitted by Employee within a 90-day timeline and within any approved extensions to determine whether to maintain or reverse the decision.
6. If GWL reverses its decision and decides to accept the claim, refer to Section B. – Claims Adjudication.

GWL maintains its decision

7. If GWL maintains its original decision and the Employee does not pursue a second level appeal and returns to work, refer to Section E.1 – Return to Work.
8. If GWL maintains its original decision and the Employee does not pursue a second level appeal and does not return to work, Human Resources manages the situation accordingly.

Second Level Appeal

9. If GWL maintains its original decision and the Employee pursues a second level appeal, the Employee sends the completed "*Notice of Appeal Form*" to GWL within 30 calendar days of receiving the adjudicator's decision letter from the first level of appeal. The expiry of the 30 days is indicated on the "Notice of Appeal Form".
10. GWL issues a letter to the Employee to confirm the receipt of the "*Notice of Appeal Form*".
11. A GWL Team Leader reviews the file a second time to determine whether to maintain or reverse the decision before sending it to the Board's Administrator.
12. If GWL reverses its decision and decides to accept the claim, refer to Section C. – Claims Management.

Appeal Board Review

13. If GWL maintains its decision, the insurer advises the Appeal Board Administrator in writing of the situation. A letter is also sent to the employee advising their LTDI claim is being forwarded to the Appeal Board Administrator for the purpose of scheduling a second level appeal hearing. The union (where applicable) and the Board Administrator are copied on the letter. The letter is sent via trackable mail and status of delivery is recorded in the weekly appeal trackers.
14. The Appeal Board reviews the claim according to the existing process, which can be found in Appendix A.
15. If the Appeal Board decides to reverse GWL's decision, the Appeal Board sends a letter to GWL to advise them of their decision.
16. Refer to Section C. – Claims Management.
17. If the Appeal Board decides to maintain GWL's decision, the Appeal Board sends a letter to GWL and to the Liaison Officer to advise them of their decision.
18. The Liaison Officer informs Human Resources of the situation.
19. If the Employee returns to work, refer to Section E. – Return to Work.
20. If the Employee does not return to work, Human Resources manages the situation accordingly.

E.

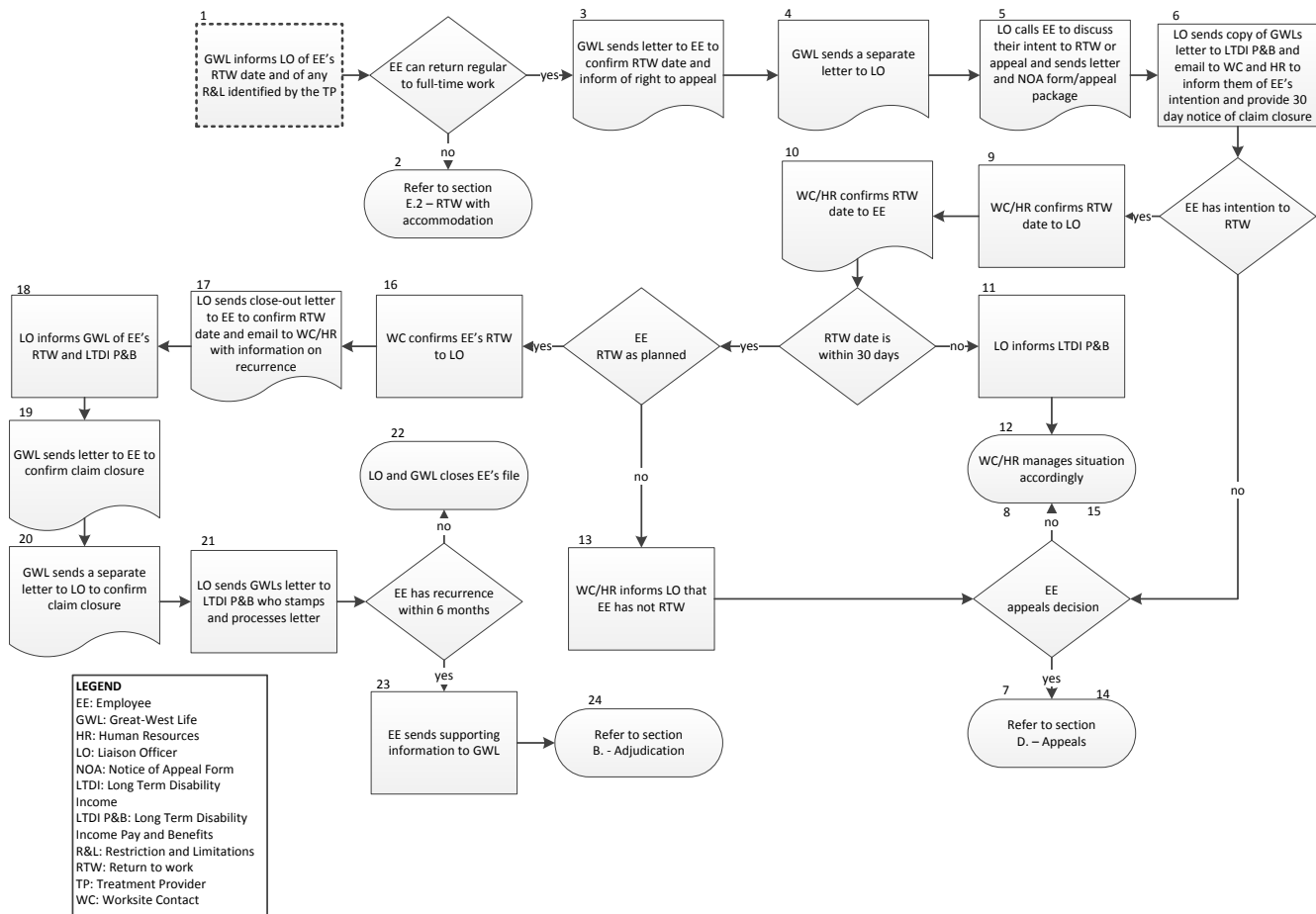
Return to Work

Purpose

- Ensure that Employees return to work in a safe and timely manner.
- Determine if the Employee can be accommodated, when required.
- Involve Rehabilitation Services when appropriate.
- Adjust Employee earning as required.
- Follow up with all parties to ensure that the return to work was successful.

Part I – Return to Regular Full-time Work

Process



Procedures

1. The GWL Case Manager informs the Liaison Officer of the Employee's return to work date and of any restrictions and/or limitations identified by the Treatment Provider as soon as they receive information from the Employee and/or his/her Treatment Provider.

If the Employee has been receiving LTDI benefits for less than 24 months and is found fit to return to his/her own or similar duties, the Employee must either return to his/her own or similar duties within 30 days of the decision or appeal. The Employee shall continue to receive LTDI benefits during the 30 day notice period, unless he/she returns to his/her 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 his/her own occupation, the Employee continues to receive LTDI benefits for up to three months or until he/she returns to work or finds suitable employment, whichever comes first. If a job is not found within three months, no further LTDI benefits can be paid. The Employee may receive outplacement services and severance payment from the LTDI Plan. When LTDI benefits cease the Worksite Contact/Human Resources manages the situation accordingly.

2. If the Employee returns to work gradually or requires any type of accommodation, refer to Part II of the current procedure – Return to Work with Accommodation.
3. If the Employee can return to work to his/her regular full-time work, GWL sends a letter to the Employee to confirm his/her return to work date and inform him/her of his/her right to appeal the decision.
4. GWL sends a separate letter to the Liaison Officer to confirm the Employee's return to work date.
5. The Liaison Officer calls the Employee to discuss his/her intent to return to work or appeal GWL's decision and sends the Employee a letter and the appeal package including the "Notice of Appeal Form" by registered mail.
6. The Liaison Officer sends a copy of GWL's letter to the LTDI Pay and Benefits and sends an email to the Worksite Contact and to Human Resources to inform them of the Employee's intention to return to work or appeal GWL's decision and provides a 30-day notice of claim closure.

Employee does not intend to return to work

7. If the Employee does not intend to return to work and wishes to appeal the decision, refer to Section D. – Appeals.
8. If the Employee does not intend to return to work and does not appeal GWL's decision, the Worksite Contact and/or Human Resources manages the situation accordingly.

Employee intends to return to work

9. If the Employee intends to return to work, the Worksite Contact or Human Resources confirms the return to work date to the Liaison Officer.
10. The Worksite Contact or Human Resources sends a letter to the Employee to confirm the return to work date of the Employee.
11. If the return to work date falls beyond a 30 day period, the Liaison Officer informs LTDI Pay and Benefits.

12. The Worksite Contact and/or Human Resources manages the situation accordingly.

Employee does not return to work as planned

13. If the return to work date is within 30 days and the Employee does not return to work as planned, the Worksite Contact and/or Human Resources informs the Liaison Officer that the Employee has not returned to work as planned.

14. If the Employee that has not returned to work as planned decides to appeal GWL's decision, refer to Section D. – Appeals.

15. If the Employee that has not returned to work as planned and does not appeal GWL's decision, the Worksite Contact and/or Human Resources manage the situation accordingly.

Employee returns to work as planned

16. If the return to work date is within 30 days and the Employee returns to work as planned, the Worksite Contact confirms the Employee's return to work to the Liaison Officer.

17. The Liaison Officer sends a close-out letter to the Employee to confirm his/her return to work date and sends an email to the Worksite Contact and/or Human Resources to provide them with information on recurrences:

If the employee becomes disabled because of the same or a related illness, as determined by the GWL adjudicator, within a period of 6 months of his/her return to work, the Employee's claim will be re-opened and the disability will be considered as a continuation of the previous disability absence.

18. The Liaison Officer informs GWL and LTDI Pay and Benefits of the Employee's return to work.

19. GWL sends a letter to the Employee to confirm claim closure.

20. GWL sends a separate letter to the Liaison Officer to confirm claim closure.

21. The Liaison Officer forwards GWL's letter to LTDI Pay and Benefits who stamps and processes the letter.

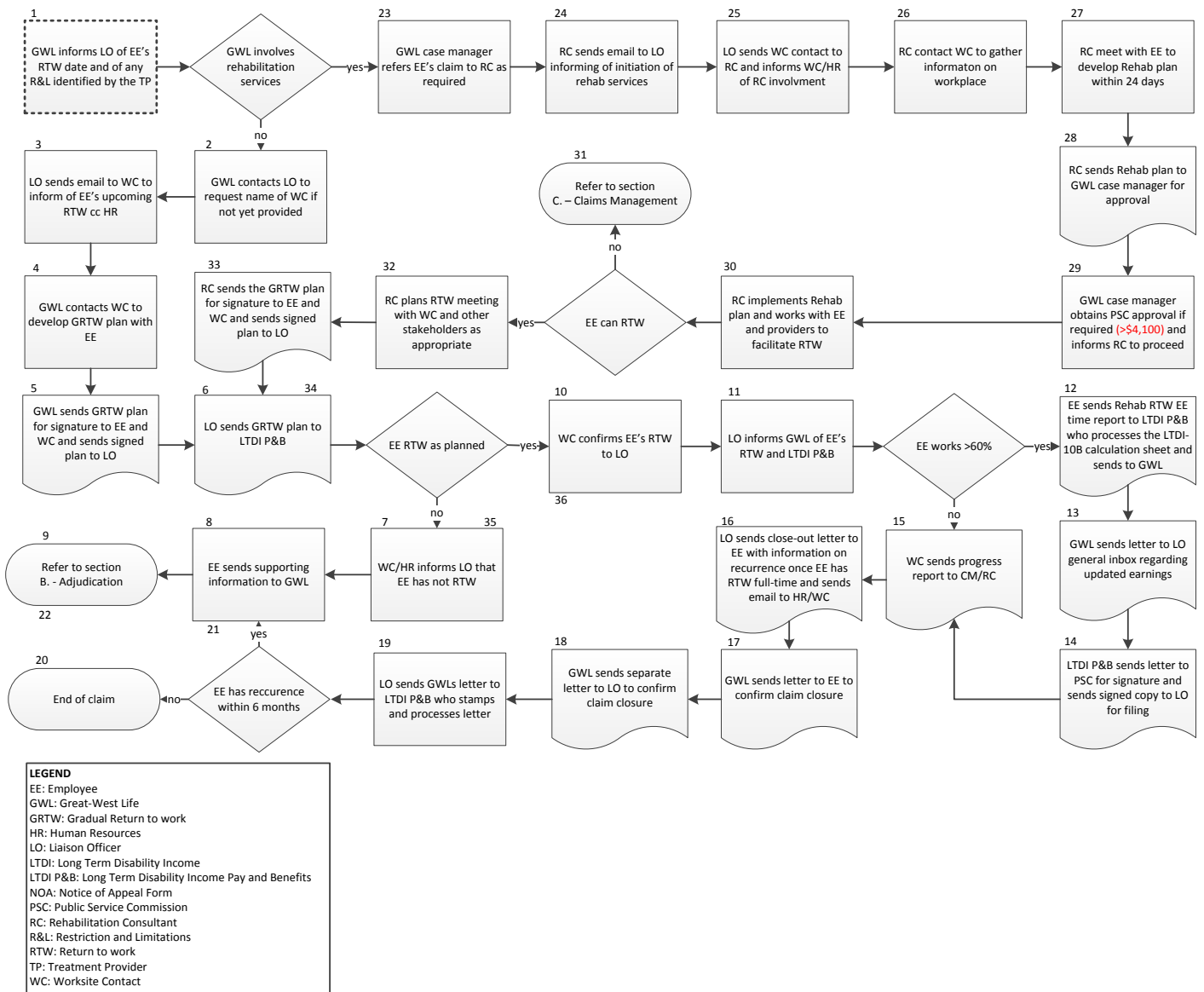
22. If the Employee does not have a recurrence within 6 months of his/her return to work, the Liaison Officer and GWL close the Employee's file.

23. If the Employee has a recurrence from the same or related condition within 6 months of his/her return to work, the Employee must send supporting medical information to GWL to re-open his/her LTDI claim.

24. Refer to Section B. – Adjudication.

Part II – Return to Work with Accommodation

Process



Procedures

1. If the Employee requires a gradual return to work or any type of accommodation to return to work, GWL informs the Liaison Officer of the Employee's return to work date and of any restrictions and/or limitations identified by the Treatment Provider.
2. 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), GWL does not need to involve rehabilitation services and the Case Manager contacts the Liaison Officer to request the name of the Worksite Contact, if not yet provided. If GWL involves rehabilitation services, refer to number 23 of the current process.
3. The Liaison Officer sends an email to the Worksite Contact to inform him/her of the Employee's upcoming return to work. A copy of the email is sent to Human Resources.
4. GWL contacts the Worksite Contact to develop a gradual return to work plan and involves the Employee as appropriate.
5. GWL sends the gradual return to work plan to the Employee and the Worksite Contact for signature and sends a copy of the plan to the Liaison Officer.
6. The Liaison Officer sends the gradual return to work plan to LTDI Pay and Benefits.

Employee does not return to work as planned

7. If the Employee does not return to work as planned, the Worksite Contact and/or Human Resources informs the Liaison Officer that the Employee has not returned to work as planned.
8. The Employee must send supporting medical information to GWL to justify his/her continuous absence.
9. GWL will analyze the information on file to determine whether to accept or decline the Employee's continuous absence. Refer to Section B. – Adjudication.

Employee returns to work as planned

10. The Worksite contact confirms the Employee's return to work to the Liaison Officer.
11. The Liaison Officer informs GWL that the Employee has returned to work as planned.

Employee works more than 60% of duties

12. If the Employee works 60% or more of his/her duties, the Employee must send a "*Rehab Return to Work Employee Time Report*" to LTDI Pay and Benefits who processes the LTDI-10B calculation sheet and sends it to GWL.

13. GWL sends a letter to the Liaison Officer's general inbox regarding updated earnings.
14. The LTDI Pay and Benefits sends a letter to Public Service Commission for signature and sends the signed copy to the Liaison Officer for filing.

Return to work follow-up

15. The Worksite Contact sends progress reports to the Case Manager or Rehabilitation Consultant.
16. The Liaison Officer sends a close-out letter to the Employee with information on recurrences once the Employee has returned to work full-time and sends an email to Human Resources and the Worksite Contact to inform them of closure of the file.
17. GWL sends a letter to the Employee to confirm claim closure.
18. GWL sends a separate letter to the Liaison Officer to confirm claim closure.
19. The Liaison Officer forwards GWL's letter to LTDI Pay and Benefits who stamps and processes the letter.
20. If the Employee does not have a recurrence within 6 months of his/her return to work to full-time, regular duties, it is the end of the claim and any future claim submitted by the Employee for the same or a related condition will be considered a new claim.
21. If the Employee has a recurrence from the same or related condition within 6 months of his/her return to work to full-time, regular duties, the Employee must send supporting medical information to GWL to continue his/her LTDI claim.
22. Refer to Section B. – Adjudication.

Involvement of Rehabilitation Services

23. If GWL determines that rehabilitation services are appropriate and required, the Case Manager refers the Employee's claim to a Rehabilitation Consultant.
24. The Rehabilitation Consultant sends an email to the Liaison Officer to inform him/her of the initiation of rehabilitation services.
25. The Liaison Officer sends contact information of the Worksite Contact to the Rehabilitation Consultant and informs the Worksite Contact and/or Human Resources of the involvement of the Rehabilitation Consultant.
26. The Rehabilitation Consultant contacts the Worksite Contacts to gather information on the workplace and determine how the Employee can be accommodated.

27. The Rehabilitation Consultant meets with the Employee to develop a rehabilitation plan within 24 days and involves other stakeholders as appropriate.

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.

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.

28. The Rehabilitation Consultant sends the rehabilitation plan to the GWL Case Manager for approval.

29. The GWL Case Manager obtains approval from Public Service Commission if expenses over \$4,100 are required. Once approval is obtained, the Case Manager informs the Rehabilitation Consultant to proceed with the rehabilitation plan.

30. The Rehabilitation Consultant implements the rehabilitation plan and works with the Employee and, if appropriate, external providers to facilitate the Employee's return to work.

31. If the Employee cannot return to work following the rehabilitation plan, the Employee continues to receive LTDI benefits and the Case Manager manages the Employee's claim. Refer to Section C. – Claims Management.

32. If the Employee can return to work following the rehabilitation plan, the Rehabilitation Consultant plans a return to work meeting with the Workplace Contact and other stakeholders as appropriate to discuss the Employee's return to work and develop a gradual return to work plan.

33. The Rehabilitation Consultant sends the gradual return to work plan for signature to the Employee and the Workplace Contact and sends a copy of the signed plan to the Liaison Officer.

34. The Liaison Officer sends the gradual return to work plan to the LTDI Pay and Benefits.
35. If the Employee does not return to work as planned, refer to number 7 of the current process.
36. If the Employee returns to work as planned, refer to number 10 of the current process.

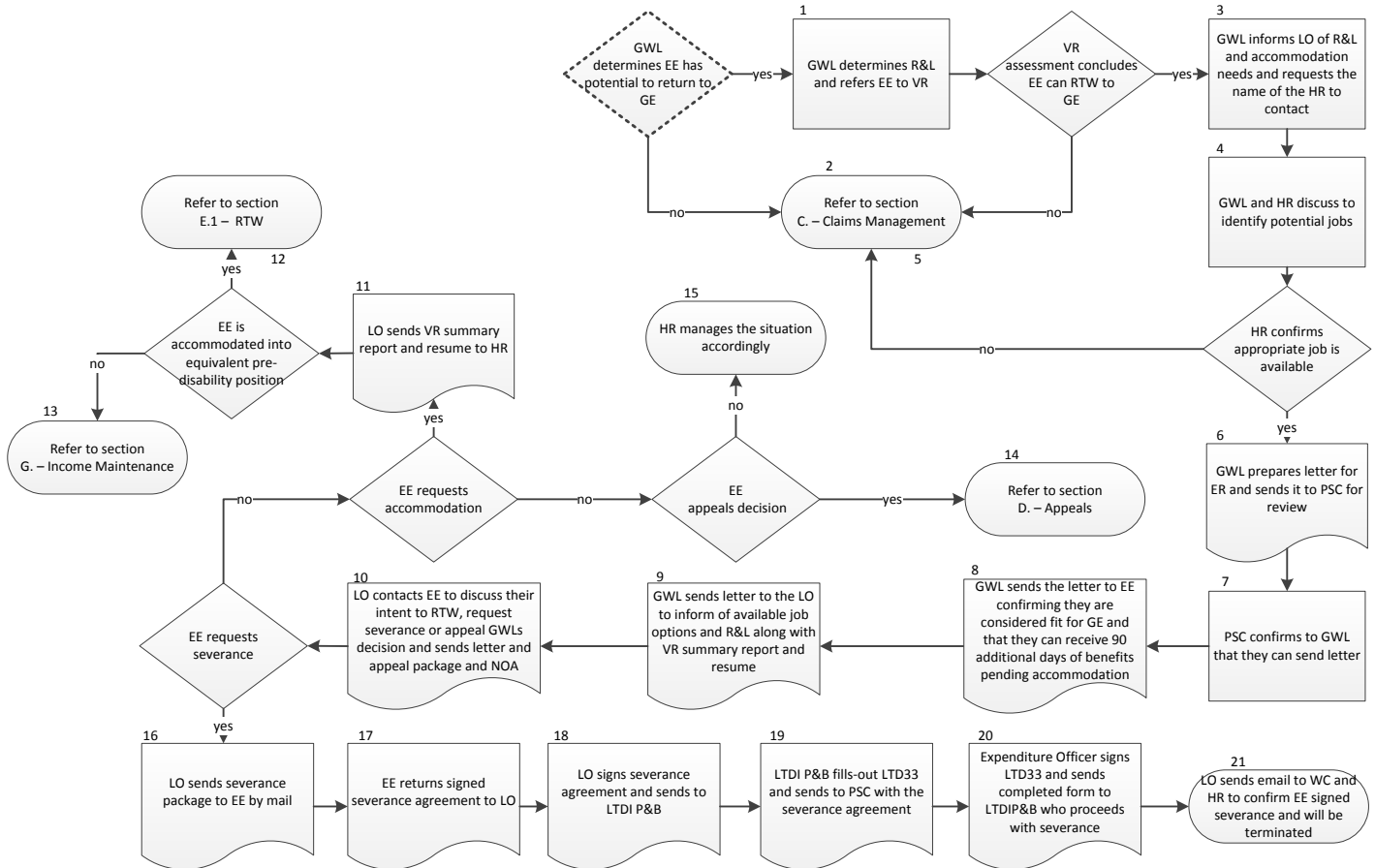
F.

Fit for Gainful

Purpose

- Refer Employees to Vocational Rehabilitation Assessments when they have the potential to return to Gainful Employment.
- Find appropriate jobs for Employees that have the potential to return to Gainful Employment.
- Process severance when requested.

Process



LEGEND
 EE: Employee
 GE: Gainful Employment
 GWL: Great-West Life
 HR: Human Resources
 LO: Liaison Officer
 NOA: Notice of Appeal
 LTDI P&B: Long Term Disability Income Pay and Benefits
 PSC: Public Service Commission
 R&L: Restriction and Limitations
 RTW: Return to work
 VR: Vocational Rehabilitation
 WC: Worksite Contact

Procedures

1. If at any point during the LTDI period GWL determines that the Employee has potential to return to Gainful Employment, GWL establishes the Employee's restrictions and/or limitations and refers the Employee for a Vocational Rehabilitation assessment.

"Gainful Employment" means employment that an employee is medically fit to perform, for which the employee has at least the minimum qualifications and that provides a salary of at least 60 percent of the employee's pre-disability salary.

2. If the Vocational Rehabilitation assessment concludes that the Employee cannot return to work to Gainful Employment, his/her LTDI claim continues to be managed by the Case Manager. Refer to Section C. – Claims Management.
3. If the Vocational Rehabilitation assessment concludes that the Employee can return to work to Gainful Employment, the GWL Case Manager informs the Liaison Officer of the Employee's limitations and/or restrictions and accommodation needs and requests the name of the Human Resources contact that will be involved in coordinating the Employee's return to work.

If GWL determines that the Employee is not able to perform his/her regular duties, but is medically fit for Gainful Employment, the Employee is eligible to receive LTDI benefits for up to three months from the time of this decision, or until the Employee finds a suitable job (whichever comes first). If not gainfully employed after three months, the Employee may be eligible for a severance package. If LTDI benefits cease and accommodation has not been provided the Worksite Contact/Human Resources manages the situation accordingly.

4. GWL and Human Resources discuss to identify potential jobs within the Government of Alberta to accommodate the Employee according to his/her needs and restrictions and/or limitations.
5. If Human Resources cannot find an appropriate job for the Employee, the Employee remains off work and his/her LTDI claim continues to be managed by the Case Manager. Refer to Section C. – Claims Management.

An appropriate job is available for the Employee

6. If Human Resources can find an appropriate job for the Employee, the GWL Case Manager prepares a letter on behalf of the Employer and sends it to Public Service Commission for review (only restrictions portion of the letter is reviewed to ensure restrictions are clearly stated).
7. Public Service Commission confirms to GWL that they can send the letter to the Employee.

8. The Case Manager sends the letter to the Employee confirming they are considered fit for Gainful Employment and that they can receive 3 months of benefits, pending accommodation.
9. The Case Manager sends a letter to the Liaison Officer to inform him/her of jobs that are available and to specify the Employee's restrictions and/or limitations and sends a Vocational Rehabilitation summary report and resume.
10. The Liaison Officer contacts the Employee to discuss their intent to return to work, request severance or appeal GWL's decision. The Liaison Officer sends the Employee a letter and the appeal package including the "*Notice of Appeal Form*" by registered mail.

Employee requests accommodation

11. If the Employee requests accommodation, the Liaison Officer sends the Vocational Rehabilitation summary report and resume to Human Resources.
12. If the Employee is accommodated into an equivalent pre-disability position, refer to Section E.1 – Return to Work.
13. If the Employee is not accommodated into an equivalent pre-disability position, 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. Refer to Section G. – Income Maintenance.

Employee does not request accommodation

14. If the Employee does not request accommodation and wishes to appeal GWL's decision, refer to Section D. – Appeals.
15. If the Employee does not request accommodation and does not appeal GWL's decision, Human Resources manages the situation accordingly.

Employee requests severance

16. If the Employee requests severance, the Liaison Officer sends a severance package to the Employee by registered mail.
17. The Employee returns the signed severance agreement to the Liaison Officer.
18. The Liaison Officer signs the severance agreement and sends it to LTDI Pay and Benefits for processing.
19. LTDI Pay and Benefits fills-out the "*LTD33*" and sends it to Public Service Commission with the severance agreement.

20. The Expenditure Officer signs the “*LTD33*” and sends the completed form to LTDI Pay and Benefits who proceeds with the Employee’s severance.
21. The Liaison Officer sends an email to the Worksite Contact and Human Resources confirming that employee signed severance and that the employee will be terminated.

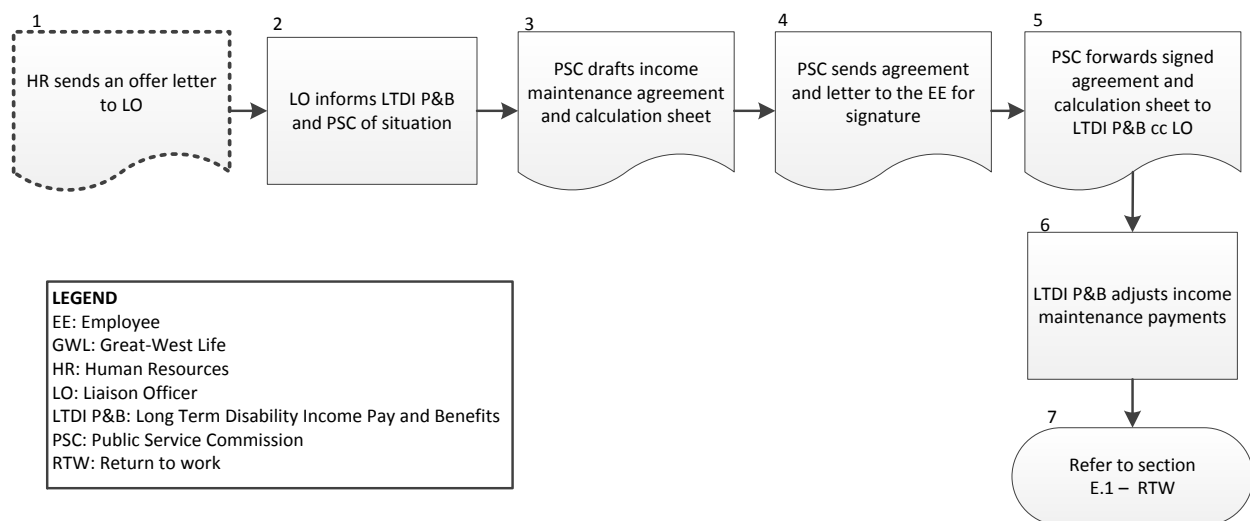
G.

Income Maintenance

Purpose

- Provide income maintenance payments when required.

Process



Procedures

1. Human Resources sends an offer letter to the Liaison Officer when an Employee requires Income Maintenance Payments.

Income maintenance is available when GWL has made the determination the Employee is capable of performing Gainful Employment and has not received a severance package. Income maintenance payments are payable for up to 36 months or to the Employee's 65th birthday (whichever comes first) and equals the difference between the pre-disability salary and the Gainful Employment income. The new position must provide a salary of at least 60 percent of the employee's pre-disability Salary.

2. The Liaison Officer informs LTDI Pay and Benefits and Public Service Commission of the situation.

3. Public Service Commission drafts an income maintenance agreement, and calculation sheet.
4. Public Service Commission sends the agreement and letter to the Employee for signature.
5. Public Service Commission forwards the signed agreement and calculation sheet to LTDI Pay and Benefits and sends a copy to the Liaison Officer.
6. LTDI Pay and Benefits adjusts income maintenance payments in the system.
7. Refer to Section E.1 – Return to Work

APPENDICES

Supporting Documentation

The following documents are found in the “Operations Manual Appendices” document:

1. LTD policy
2. LTD Booklet
3. Application package
4. Sample letters
5. Forms
6. Appeal package
7. CPP application
8. "Return to Work" documents
9. Time reports



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