Long Term Disability (LTD) Process

Employee

Communicates with manager about an inability to work

Employee requests medical certification from physician

Employee receives medical certification and provides to Manager

Employee to complete their forms and ask their physician to complete the medical form.

Employee submits the completed application form and documents to LTD office

Manager

Requests medical certification for absence from employee

Manager engages with HR and Supportive Employment if an LTD application should be started

Employee or Manager requests the application from Supportive Employment or HRBP

Manager and employee maintain ongoing communication to discuss status for LTD or return to work

Physician

Physician provides medical assessment and certificate to employee

Physician completes medical forms and provides to employee

Supportive Employment

Supportive Employment or DMS review request and check eligibility to proceed

Step B
Forms to the employee

Disability Management Specialist (LTD Office)

Step A
Forms to the LTD Office

DMS creates an LTD claim file, reviews and submits files to Canada Life

LTD Office creates and issues LTD Claim Status Notice to the following: PBC, HRBP, SEC, CSSB, MB Blue Cross

DMS will assist and coordinate return to work options with employee and manager

If approved

Pay and Benefits

P&B processes the application with 2 steps:
A. They provide the necessary forms to LTD Office
B. They send the necessary forms to the employee

Canada Life

Canada Life adjudicates the claim

Decision letter is sent to Employee and LTD Office