

HOW DO I SUBMIT AN APPLICATION FOR LONG TERM DISABILITY BENEFITS?

If you have been absent from your work for a prolonged period of time and you have Disability Benefits covered by Equitable Life of Canada, claim forms are available through your employer or can be accessed on our website at www.equitable.ca. We will require the following forms be completed and returned to us:

- Application for Long Term Disability and Job Profile (Form #564)
- Authorization for Direct Deposit (Form #190)
- Attending Physician's Statement (choose the applicable form for your condition - Form # 184, 185, 186, 187, or 188)
- Also include a copy of your birth certificate, passport, driver's license, or similar proof of age.

Note: *your employer will complete the Employer's Statement (Form #238) and submit it to Equitable Life of Canada*

What do I need to do to submit a Long Term Disability claim?

We want to make sure your claim is processed as accurately and quickly as possible. Please ensure that you follow the instructions below and to avoid delays in potential payments, please submit 8 weeks prior to becoming eligible for LTD benefits

Step One:

Complete the Application for Long Term Disability. Please ensure that you answer all the questions on this form and if necessary you may attach any other additional information that you feel is necessary on a separate sheet.

Please also complete the Authorization for Direct Deposit and place these forms in a sealed envelope marked "Private and Confidential" and forward to Equitable Life of Canada. Don't forget to sign and date all forms.

Step Two:

Complete and sign Part 1 of the Attending Physician's Statement. Ask your doctor to complete the form that is most appropriate for your condition. If you have undergone any tests or seen any specialists, please ensure that your physician includes copies of the test results and specialist's reports. If you have any questions regarding which physician should be completing these forms, please do not hesitate to contact us at 1-800-722-6615.

Step Three:

Your Employer will complete the Employer's Statement. They will forward this form directly to Equitable Life of Canada.

Please note:

It is important that claim forms must be submitted to Equitable Life of Canada no later than 8 weeks before you become eligible for Long Term Disability benefits. Please be advised it is your responsibility to follow up with your doctor(s) to ensure that the medical information is submitted.

We strongly recommend all information (Employer Statement, employee forms and the appropriate Attending Physician's Statement) is submitted as soon as possible to avoid delays in our assessment.

What Happens Next?

Our Disability Claims Specialist will review the entire claim within 5 days from the date the required information has been received. They will review the medical information provided, the functional limitations and abilities information and the demands of your job as related to your condition to determine if you are disabled from performing your job duties.

Our Disability Claims Specialist will also conduct a telephone interview with you to better understand your functional capabilities and limitations as well as clarify any questions they may have in regards to your occupation, work environment, your ability to perform duties around your home and at work etc.

Once all the pertinent information is gathered and assessed, a decision will be made on your claim for Long Term Disability benefits.

If further information is required to assess your claim, we will notify you accordingly.

If my claim is Approved, what happens next?

We will call you and your employer to advise of our decision to approve your claim. We will explain to you the effective date of the benefit, the amount you will be receiving as well as the definitions in the contract as they pertain to your claim.

We will then send an approval letter that confirms our decision and outlines the requirements in order to continue to qualify for benefits.

In order to assess your ongoing eligibility for LTD benefits, we will require periodic medical updates. We will either write directly to your treating physicians or we will send you an Attending Physician's Statement to be completed by your physician.

Return To Work Planning

If it is anticipated you will be able to return to gainful employment as defined by the definition of disability as stated in your policy, your claim will be referred to a Rehabilitation Consultant. Their role is to help you with return to work planning related to your education, training and experience.

If your medical condition improves and you can return to some type of work, either full time or part time, please notify us.

What if my claim is Pended for additional information?

We will call you and your employer with our decision to pend your claim. If Equitable Life determines additional information is required to complete our assessment of your claim, we will advise you verbally or in writing. Please ensure you follow up for any additional information requested.

What if my claim is Declined, what happens next?

If the results of our assessment indicate you are not totally disabled as defined in the contract your claim will be declined. We will call you and your employer with the decision to decline your claim. We will send you a letter outlining the reasons for our decline and how to appeal our decision should you disagree. Please note, new medical information is required to appeal the decline decision.