

Employee's Guide to

Claiming Disability Benefits

and

Application for Group Short Term Disability Benefits



RWAM DISABILITY MANAGEMENT
A division of RWAM INSURANCE ADMINISTRATORS INC.



Employee's Guide to Claiming Disability Benefits

Employee: Please keep this guide for your reference

Applying for disability benefits can be confusing. This guide is designed to assist you in this process and to provide answers to the most commonly asked questions.

How do I qualify for Short Term Disability (STD) benefits?

STD benefits are intended to replace a portion of your salary during the period of time that you are unable to work due to an illness or injury and are paid to you until such time as you can return to work.

To qualify for STD benefits you must be an eligible covered employee, meet the definition of total disability in your group insurance plan, complete an elimination period, and otherwise satisfy the terms of your group STD plan.

Your application for disability benefits does not automatically entitle you to be paid benefits, for reasons that will be stated later in this guide.

How do I claim for STD benefits?

Immediately upon your ceasing work, ensure that all three sections of the attached application are fully completed and submitted to RWAM Disability Management, 49 Industrial Drive, Elmira, ON N3B 3B1.

The Employee Statement must be completed in full and signed by yourself; the Employer Statement must be completed by your employer/plan administrator; and the Attending Physician's Statement must be completed and signed by your treating physician. *You are not obligated to share confidential medical information with your employer.* You may submit your completed Employee Statement and Attending Physician Statement sections of the form directly to RWAM Disability Management.

Please ask your doctor to provide as much information as possible in relation to your medical condition such as copies of:

1. Test results (blood work, x-rays, CT scans, psychological testing);
 2. Your doctor's office/chart notes;
 3. Specialists' consultation reports;
 4. Hospital admission and discharge summaries, and operative reports; and
 5. All other available information relevant to your claim.
- ✓ ***Except where prohibited by law, you are responsible for paying any fees which your doctor may charge for the completion of forms or for providing medical reports.***

What if I have applied for Workers Compensation (WCB/WSIB) benefits?

You must still submit your completed disability claim form under your group plan and any other supporting documents to your employer at the same time as you would have, had you not applied to WCB/WSIB. This ensures your claim form is received by us within sufficient time, in the event your Workers Compensation application is denied or benefits are discontinued.

In most plans, WCB/WSIB benefits must be deducted from disability benefits. If you qualify for WCB/WSIB benefits, please notify our office so we can recalculate your benefit amount. If we have overpaid you, you will need to pay us back.

What happens after I submit my claim for STD benefits?

Your claim will be reviewed as quickly as possible. RWAM confirms that you are an eligible covered employee by verifying that:

- you are enrolled in the group insurance plan;
- premiums have been paid; and
- you were still employed and actively at work immediately before you claimed disability.

Once coverage is confirmed we review all the information submitted, including medical documentation and a description of your job duties, to determine whether you are "Totally Disabled" as defined by your group STD plan.

Your claim will be delayed if insufficient information is provided. In this case we will write to inform you of the delay and we may also ask you to help us obtain more information.

Once your claim is approved, a cheque and an explanation of benefits addressed to you personally in a sealed, confidential envelope will be mailed to you via your employer.

Continued on reverse



What can I do to avoid delays in the decision on my claim?

1. Make sure all forms are fully completed and signed.
2. Provide additional details of all factors, both at work and at home, which affect your ability to be at work.
3. Ask your employer to provide your physician and us with your most recent job description and task analysis on each job function.
4. Ask your doctor to include reports from all specialists, results of all testing, and any other medical information. If we do not receive sufficient, clear information, we may be required to write to your physician to obtain the information, resulting in a delay of your claim.
5. Provide copies of any WCB/WSIB, Employment Insurance, CPP/QPP, auto insurance and any other benefit claim records, if you have applied for or are receiving benefits from these other sources.

How and when will I receive my STD benefit payment?

In most cases benefits commence according to the "Payable" day for Sickness, Accident, or Hospitalization as indicated by the STD Schedule of Benefits in your employee booklet.

Benefits are payable to you every two weeks. Standard practice is to mail cheques with an explanation of benefits addressed to you personally in a sealed, confidential envelope, via your employer for distribution to you. This process does help you maintain contact with your workplace during your absence; and the regular communication with your employer can ease plans for your return to work. In some cases Electronic Funds Transfer (EFT) service, which deposits your STD benefits directly into your authorized personal bank account, can be arranged within 3 to 5 business days, depending on instructions/authorizations provided to RWAM.

Payment of benefits cease when: 1) The medical evidence indicates that you are no longer totally disabled; and 2) You have recovered sufficiently to allow you to safely return to work. Depending on your group plan, you may be eligible to receive an adjusted (rehabilitation) benefit if initially you need to return to work part-time under an approved rehabilitation program; and 3) Until you have reached the maximum benefit duration stated in your employee booklet.

Why would I be requested to submit additional medical information once my claim has been approved?

We require periodic updates on your condition and evidence of continuing total disability. In order to obtain this evidence we may send forms for you and your doctor to complete. In some cases, we may write directly to your physician.

The frequency of these reports will depend on the nature of your condition and the definition of total disability in your group STD plan.

Rehabilitation and a Safe Return to work

If your claim is approved, we may contact you to discuss your return to work. Everyone benefits from your safe and timely return to work. If appropriate, our rehabilitation case manager will work with you, your employer and your physicians to determine and develop the appropriate return to work plan designed just for you.

Why would my claim be denied?

Your claim will be denied if you are not eligible for the coverage, if it is determined that the medical evidence does not support that you are totally disabled, or if you do not otherwise qualify for benefits under the group STD plan.

Research has shown that for certain medical conditions, it is possible and advantageous for people to remain at work while in active treatment and that such an approach can actually shorten the recovery period.

Time taken off work due to the pressure and tension that you may experience in your workplace as a result of factors, such as difficult relationships with co-workers, increased workloads and job demands, actions taken by employers in good faith, such as discipline, work evaluation, transfer, lay-off, demotion or termination are generally regarded as a normal part of the work situation and not as a basis for "total disability" (i.e. unable to work due to illness or injury).

If your claim is denied, RWAM Disability Management will write a confidential letter directly to you and explain the reason(s) for the denial. Your employer will be informed of the status of your claim in a separate letter which excludes any confidential medical reasons.

Privacy

Your employer is entitled to know that you have claimed STD benefits, along with certain basic information such as the status of your claim, your ability to perform your own occupation and any limitations or restrictions your employer needs to know in order to provide you with modified work.

RWAM is committed to protecting the privacy, confidentiality, accuracy and security of the personal information that it collects, uses, retains and discloses in the necessary course of conducting its business. RWAM will abide by all federal and provincial privacy legislation which governs the protection of all personal information in its custody. For further information regarding RWAM's privacy policies, please refer to your Employee Booklet, ask for a copy of our Privacy brochure, or check our website at www.rwam.com

Further questions I may have

Consult your employee booklet, including the Schedule of Short Term Disability Benefits and the details provided in the STD section. If you have any questions or if you need help with your claim, please contact your plan administrator or our claims office at 1-877-888-RWAM (7926). Please have your RWAM group number and your personal certificate number ready in order for us to assist you with your inquiry.



Submit to:
RWAM Disability Management
 A division of RWAM Insurance Administrators Inc.
 49 Industrial Drive, Elmira, ON N3B 3B1
 Phone: 519-669-1632 Toll Free: 1-877-888-7926
 Fax: 519-669-5135

APPLICATION FOR GROUP SHORT TERM DISABILITY BENEFITS

Please Print

Employer Statement

(Employer's Statement must **not** be completed by claimant)

CLAIMANT INFORMATION

Employee's Name <input type="radio"/> Miss <input type="radio"/> Mr. <input type="radio"/> Mrs. <input type="radio"/> Ms. m Male m Female		RWAM Group #	Division #	Certificate #
Last Name _____ First Name _____		_____	_____	_____
Date of Birth _____ Day _____ Month _____ Year _____ <small>If age 60 or over, a copy of birth certificate must be enclosed with the employee's statement</small>		S.I.N. # (for taxable plans only)		
Address _____ No. and Street _____ Suite/Apt. No. _____ City/Town _____ Province _____ Postal Code _____		Telephone # (_____) _____ - _____		
Occupation (State occupation held just before employee ceased working)		Briefly describe duties performed - Please ensure a copy of the job description is attached		

COVERAGE / RETURN TO WORK INFORMATION

Date of employment Day _____ Month _____ Year _____	Date employee became insured for STD coverage via RWAM Day _____ Month _____ Year _____	Date employee was insured for STD coverage with a previous carrier Day _____ Month _____ Year _____
<input type="radio"/> Salaried <input type="radio"/> Full-time <input type="radio"/> Hourly <input type="radio"/> Part-time <input type="radio"/> Contract (attach copy of contract agreement)	Class/Group/Union affiliation to which employee belongs (if applicable)	Regular hrs worked per week prior to ceasing work (excluding overtime)
Employee's usual work schedule (ie. Mon-Fri / days / weekends / evenings / night shifts)		
Date last worked Day _____ Month _____ Year _____	Date: <input type="radio"/> Returned to work <input type="radio"/> Expected to return Day _____ Month _____ Year _____	If applicable, date employment terminated (please attach details / reasons for termination or lay-off) Day _____ Month _____ Year _____
Is employee's medical condition due to work-related injury or illness arising out of employment? <input type="radio"/> No <input type="radio"/> Yes If "Yes", has the employee applied for Worker's Compensation Benefits through WCB/WSIB? <input type="radio"/> Yes <input type="radio"/> No - If "No", please provide details/reasons <small>Note: If the employee's illness/injury is claimed to be work-related, an application must be submitted to WCB / WSIB in addition to claiming benefits under this group plan.</small>		
Have you discussed a return to work date with your employee? <input checked="" type="radio"/> Yes <input type="radio"/> No Estimated # of weeks before possible return to work _____ weeks If "Yes" return to work is planned at: <input type="radio"/> Own Occupation - m Full-time, date _____ m Part-time, date _____ <input type="radio"/> New Job/Duties - m Full-time, date _____ m Part-time, date _____ If "No" discussion, please explain (attach details if necessary) _____		

EARNINGS / BENEFIT INFORMATION

State current rate of gross earned income \$ _____ <input type="radio"/> Hourly <input type="radio"/> Weekly <input type="radio"/> Bi-weekly <input type="radio"/> Monthly <input type="radio"/> Annually	Date current rate of gross earned income became effective Day _____ Month _____ Year _____	Current personal tax credit per Federal TD1 \$ _____ (attach TD1)
Is any portion of the disability premium paid by the policyholder/employer? <input type="radio"/> Yes (Benefit is Taxable) <input type="radio"/> No (Benefit is Non-Taxable)		
If Non-Taxable benefit, state claimant's current net earned income \$ _____ (after involuntary tax deductions) <input type="radio"/> Weekly <input type="radio"/> Bi-weekly <input type="radio"/> Monthly <input type="radio"/> Annually Please attach copy of last pay stub		
Other Income: <input type="radio"/> Sick Pay <input type="radio"/> WCB/WSIB benefits <input type="radio"/> Auto benefits <input type="radio"/> Gov't EI Sickness benefits <input type="radio"/> Other _____ Amount \$ _____ per _____ From _____ Day _____ Month _____ Year _____ To _____ Day _____ Month _____ Year _____		

EMPLOYER / GROUP INFORMATION

Name of employer/group _____	Name of employee's immediate supervisor/manager _____
Address _____ No. and Street _____ Suite/Apt. No. _____ City/Town _____ Province _____ Postal Code _____	Telephone # (_____) _____ - _____ Fax # (_____) _____ - _____
Form completed by _____	Title _____
Signature <u> r </u> _____	Date _____

Please Print

Employee Statement

EMPLOYEE'S INFORMATION

Indicate your occupation and briefly describe your duties:

Your education level - Grade: <6 7 8 9 10 11 12 Post Secondary:

Describe your present medical condition, its cause and history

Date of first treatment for this medical condition:	Medical condition has prevented from working since:	Attempted to return to work? <input type="radio"/> No <input type="radio"/> Yes, date:
Day Month Year	Day Month Year	Day Month Year

Have you ever had a similar injury or illness in the past? No Yes If "Yes", describe your condition and the original date of illness or injury:

List all physicians you have seen for your present medical condition. **Attach copies of all available specialists' reports :**

Physician's Name	Address	Dates Seen		Dates of Hospitalization		Date of Next Appointment
		From	To	From	To	

OTHER BENEFITS INFORMATION

Are you claiming or receiving any other type of disability, wage loss, and/or retirement benefits? No Yes

If "Yes", complete the following section. **Attach copies of all correspondence / cheque stubs you have received from these sources:**

Type of Benefit	Amount	Frequency	Effective Date	Claim No.
<input type="radio"/> WCB / WSIB	\$	per		
<input type="radio"/> Auto Insurance	\$	per		
<input type="radio"/> EI m Sickness m Unemployment	\$	per		
<input type="radio"/> CPP / QPP m Disability m Retirement	\$	per		
<input type="radio"/> Other (e.g. legal action)	\$	per		

ACCIDENT INFORMATION - Complete only if your medical condition is the result of an accident or injury

Date of accident / injury	Time of accident / injury	Was work being done for an employer at time of accident?
Day Month Year	<input type="radio"/> A.M. <input type="radio"/> P.M.	<input type="radio"/> Yes <input type="radio"/> No

Type of accident: Work-related Auto / Motorized vehicle* Other (e.g. non-work-related fall, cut, etc)

Provide accident / injury details:

* If type of accident is auto/motorized vehicle, please detail the events surrounding the accident:

- Was alcohol involved in the events surrounding the accident? No Yes
- Was the accident reported to police? No Yes If "Yes", attach a copy of police report
- Were any charges laid? No Yes If "Yes", against whom? _____
- Was another party at fault? No Yes
 If "Yes", are you pursuing any legal claim for wage loss or other legal action against the party at fault?
 m Yes - Please provide details and/or name of your legal counsel _____
 m No - Please give reasons for no legal action _____

CLAIMANT'S AUTHORIZATION AND ASSIGNMENT

In consideration for any payment of disability benefits paid to me by RWAM Insurance Administrators Inc. on behalf of the insurer of my disability plan (the "Payor"), I hereby agree to refund to the Payor, in accordance with the provisions of the applicable group insurance policy/benefit plan document, any monies I may receive from a third party source, as specified by any offset, reduction, all source, or other reimbursement provisions of such plan and that may be owing to the Payor. I further irrevocably assign all right, title and interest of any such monies and any group life insurance proceeds to the Payor for such purposes.

I hereby authorize any physician, hospital, clinic, pharmacy or any other medical or health care provider or facility, any insurance company, reinsurer, provincial health insurance plan, government department or agency, my employer or former employers, and any other person or organization having any relevant medical, employment, vocational, financial or other personal information or records regarding me to release to and exchange with RWAM Insurance Administrators Inc. ("RWAM"), or their respective authorized representatives, any and all such information necessary for any or all of the following purposes: to validate my coverage, investigate and confirm the accuracy and validity of my claim, determine my eligibility for benefit payments, administer my claim, assess my ability to return to work and determine/facilitate any approved early intervention program and determine/facilitate any approved rehabilitation/return to work plan and administer the group benefits plan and coverage.

In the event I do not return to work and subsequent to this claim for Short Term Disability (STD) benefits I submit a claim under any Long Term Disability (LTD) benefit plan under which I may be insured, I understand and authorize that a complete copy of my entire STD claim file held by RWAM, will be provided to the LTD insurer and will form part of my LTD claim file for the above named purposes.

I understand that my refusal or withdrawal of this authorization and assignment may delay claim adjudication or result in denial of my claim. I declare that all information provided in this Employee Statement, and any other information I provide with my claim, or statements I make in any personal or telephone interview relating to this claim are/will be true, complete and accurate.

This authorization and assignment shall remain valid for the duration of my claim unless revoked in writing by me. Any copy of this authorization shall be as valid as the original.

Employee's Signature _____ Date _____



Submit to:
RWAM Disability Management
 A division of RWAM Insurance Administrators Inc.
 49 Industrial Drive, Elmira, ON N3B 3B1
 Phone: 519-669-1632 Toll Free: 1-877-888-7926
 Fax: 519-669-5135

APPLICATION FOR GROUP SHORT TERM DISABILITY BENEFITS

Please Print

Attending Physician's Statement

Please answer all questions

PATIENT'S AUTHORIZATION

Name of Patient (Please print) _____ Patient's Date of Birth _____ RWAM Group # _____ Certificate # _____

I authorize the release of any medical information requested related to my claim for group Short Term Disability benefits to RWAM Insurance Administrators Inc. ("RWAM"). In the event I do not return to work and subsequent to my claim for STD benefits I submit a claim under any Long Term Disability (LTD) benefit plan under which I may be insured, I authorize RWAM to forward all gathered medical information to the LTD insurer.

Patient's Signature _____ **Date** _____

Note: The patient is responsible for obtaining this form and any charges for its completion, except in those provinces governed by statutory regulations.

HISTORY AND DIAGNOSIS

Primary Diagnosis	Secondary Diagnosis
Other contributing factors or complications?	
How long have you been treating this patient?	
If condition is due to pregnancy, please give expected date of confinement or actual delivery date _____ <input type="radio"/> vaginal	
Day _____ Month _____ Year _____	<input type="radio"/> c-section
Has patient ever had same or similar condition? <input type="radio"/> Unknown <input type="radio"/> No <input type="radio"/> Yes If "Yes", state <i>original date</i> of illness/injury and provide details	

PRESENT CONDITION

Date symptoms first appeared or accident happened	Date medical condition rendered patient unable to work	Date of first visit for present condition
Day _____ Month _____ Year _____	Day _____ Month _____ Year _____	Day _____ Month _____ Year _____
Is condition a work-related illness/injury, or arising from employment in any way? <input type="radio"/> No <input type="radio"/> Yes If "Yes", please elaborate		

SUBJECTIVE AND OBJECTIVE FINDINGS / INVESTIGATIONS

Height	Weight	Blood Pressure	Pulse
Describe physical and/or psychological limitations (e.g. physical restrictions in range of motion; lifting, etc. and/or limitations from depression or other psychological/cognitive problems)			

Cardiac (if applicable)			
<input type="radio"/> Class 1 (no limitation) <input type="radio"/> Class 2 (slight limitation) <input type="radio"/> Class 3 (marked limitation) <input type="radio"/> Class 4 (complete limitation)			
DSM - IV Diagnosis (If applicable) (attach copies of chart notes from date of first visit to current date)			Psychotherapy / Counselling (If applicable)
Axis I _____ Axis III _____ Axis V _____			Name of Counsellor _____
Axis II _____ Axis IV _____			Frequency of Sessions _____
Current GAF & Date _____ Highest GAF in past year _____			
Investigations (e.g. EKG's, x-ray, lab tests, etc.)	Date Carried Out	Summary of Results (attach copies of all available reports)	
Are any further investigations planned? <input type="radio"/> No <input type="radio"/> Yes If "Yes", state type and when _____			

Please attach copies of all chart notes, test results, and consultation reports

Attending Physician's Statement (continued)

Please print and answer all questions

SUBJECTIVE AND OBJECTIVE FINDINGS / INVESTIGATIONS (continued)

Has your patient been referred to any other physician / specialist? No Yes If "Yes", please complete the following chart:

Physician's / Specialist's Name	Specialty	Dates of Examinations

Summarize specialist's findings or attach copies of reports _____

TREATMENT

Since first visit, how often have you seen this patient? Weekly Bi-weekly Monthly Other
 Date last treated for condition _____ Date of next treatment for condition _____

List current medications, dosages, and date commenced. Provide reasons for changes to same.

Has patient ever been hospitalized? No Yes - If "Yes", name of hospital _____
 Dates of hospitalization - First Stay: From _____ To _____
Day Month Year Day Month Year
 Dates of hospitalization - Second Stay (if applicable): From _____ To _____
Day Month Year Day Month Year

Surgery? No Yes - If "Yes", state type of surgery _____ Date of surgery _____
Day Month Year Performed Planned

Physiotherapy? No Yes If "Yes", state frequency: _____ Type of physiotherapy Outpatient/physiotherapy dept.
 Daily 3x / week Weekly Other _____ Independent home exercises

Compliant with treatment program? Yes No - If "No", reasons? _____
 Any other treatment plans? (specify with dates) _____

LIMITATIONS

Are you aware of what your patient's job duties are?

 What major tasks of your patient's occupation is he/she **able** to perform?

 What major tasks of your patient's occupation is he/she **unable** to perform? (please list specifics that impair functional activity)

 What activities of daily living are impaired due to this illness and how?

 What is being done to return your patient to work?

 Patient is Ambulatory House confined Bed confined

PROGNOSIS

Patient is Recovered Not improved Improved Retrogressed Estimated no. of weeks before possible return to work _____ weeks
 Have you discussed a return to work date with your patient? Yes No
 If "Yes", return to work is planned at: Own Occupation - m Full-time, date _____ m Part-time, date _____
 Other Occupation - m Full-time, date _____ m Part-time, date _____
 If "No" discussion, please explain _____
 Would vocational counselling and/or retraining be beneficial? No Yes - If "Yes", please advise date & comments _____

ATTENDING PHYSICIAN'S INFORMATION

Name of Attending Physician (please print) _____ Family Physician? No Yes
 _____ Specialist? No Yes, specialty is _____
 Telephone # (____) _____ - _____ Address _____
No. and Street Suite/Apt. No.
 Fax # (____) _____ - _____
City/Town Province Postal Code

Physician's Signature _____ Date _____