

TO THE EMPLOYEE:

CHECKLIST - HOW TO SUBMIT A LONG TERM DISABILITY (LTD) CLAIM

Obtain claim forms from your employer.

Ask your employer to explain the LTD benefit and the claims process to you.

Read the “Questions and Answers” brochure. It describes the LTD benefit and contains important information.

Take the “Attending Physician’s Statement” and “To the Doctor” sheet to your doctor. Ask your doctor to complete all sections of the Attending Physician's Statement and attach any test results or reports from specialists. Your doctor will either give this information to you or send it directly to Great-West Life. If all the information is not received from your doctor, it may delay your claim. (If you cannot obtain the specialists' reports from your family doctor, you should obtain them directly from the specialists.) Keep a photocopy.

Apply for all other disability income that you may be eligible for. For example: disability benefits from CPP, WorkSafeBC/WCB, ICBC and/or Employment Insurance. (See the separate sheet on where to apply for these benefits.)

Complete all sections of the “Claimant's Statement”. Attach any information concerning your claims for CPP, WorkSafeBC/WCB and/or ICBC benefits. Keep a photocopy. Your employer will also ask you to provide current tax forms and provide proof of your age.

Complete the CPP forms (“Consent for Service Canada and Insurer to Communicate Disability Benefit Information” and “Irrevocable Consent to Deduct and Pay an Insurer”). If you receive CPP disability benefits, these forms will help prevent an initial overpayment of LTD benefits.

Complete the Direct Deposit authorization form in the brochure and attach a sample cheque if you wish to have LTD payments transferred directly into your bank account.

Return the following completed forms to your employer as soon as possible:

- Medical forms, if not sent directly to Great-West Life. (You can submit them to your employer in a sealed envelope.)
- Claimant’s Statement
- CPP forms
- Direct Deposit form and sample cheque
- Information on any other disability income (e.g. ICBC)
- Tax forms (TD1)
- Proof of age