

Weekly Indemnity (WI) benefits claim guide

Weekly Indemnity (WI) coverage provides short-term financial protection when you are unable to work due to a disability. This guide is designed to help you through the claim submission process and answer any questions you may have about filing a claim for WI. As every situation is unique, we treat each absence individually and are here to help in any way we can.

If your employer also offers Long Term Disability (LTD) coverage through Alberta Blue Cross, please refer to the Alberta Blue Cross Long Term Disability benefits claim guide.

Your group plan will specify the maximum number of weeks or a termination age for which benefits can be paid. The WI policy also outlines specific requirements you must meet to qualify for ongoing weekly payments. Some of these obligations include meeting our definition of a disability and following appropriate treatment. We strongly urge you to read your employee booklet to familiarize yourself with the specific obligations outlined in your group plan.

The claim submission process

The claim submission process requires us to collect information from various individuals. It is important for us to receive this information in a timely manner so we can review your claim as quickly as possible. Inaccurate or missing information can delay a decision about your benefit entitlement and could void your claim if we do not receive complete information within the time frame outlined in your employee benefits booklet. The claim submission process requires that the following forms be completed:

- The Employee Statement
- The Employer Statement
- Job Description
- Attending Physician Statement

All forms can be obtained through your employer or Alberta Blue Cross by calling us or visiting our web site at www.ab.bluecross.ca. You can submit your claim application via mail, fax or email. Alberta Blue Cross also accepts the standardized attending physician statements created for the insurance industry through the Canadian Life and Health Insurance Association, Inc., which can be found online at www.clhia.ca.

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The claim submission process (continued)

- **The Employee Statement**

You complete this form. The Employee Statement provides Alberta Blue Cross with details about the circumstances that led to your work absence and what is preventing you from returning to work. It includes a section that you must sign, which authorizes us to contact your health-care providers. Health-care providers include medical professionals, such as your family doctor and medical specialists, or paramedical practitioners, such as physiotherapists, chiropractors and other counsellors.

- **The Employer Statement**

Your employer will complete this form. This form must be signed by an authorized company representative.

- **Job Description**

You complete this form and an authorized representative of your employer must also sign it. When we adjudicate your claim, we will compare your level of functionality with the demands of your job. It is extremely important to provide a detailed and accurate overview of the major duties and responsibilities of your position. Alberta Blue Cross will also accept a copy of your job description if your employer has one available.

- **Attending Physician Statement**

Your doctor must complete this form. He or she should include copies of all test results, consultation reports and any hospital discharge summaries associated with your condition as this clinical evidence is crucial for us to establish your entitlement for WI benefits. **Please note that your doctor may charge a fee to complete this form; you are responsible for paying this fee.**

Weekly Indemnity claim application forms can be obtained through your employer or directly from Alberta Blue Cross's web site at www.ab.bluecross.ca. We accept submission of claim applications by mail, fax and email.

Mail

Alberta Blue Cross
c/o Life and Disability Services
10009 108 Street NW
Edmonton, AB T5J 3C5

Fax

780-498-5991 or
780-441-2605 (RightFax)

Email

LifeandDisabilityClaimsInquiries@
ab.bluecross.ca

Your assessment

Once we receive your WI application, you will be assigned an Alberta Blue Cross disability case manager who will consider various factors when adjudicating your claim, including the medical information you provided, how your condition impacts your ability to do your job and your ability to carry on daily living activities.

We may contact you to gather additional information through either a telephone interview, which will be conducted by your disability case manager, or a face-to-face meeting with one of our rehabilitation consultants.

The interview process not only allows us to ask questions related to your individual set of circumstances, it also gives you the opportunity to ask questions about your claim. We may also need to contact your employer or your health-care providers to gather additional information or discuss potential rehabilitation initiatives. In some cases, you may be asked to undergo an independent medical exam or functional evaluation, which is paid for by Alberta Blue Cross.

Alberta Blue Cross believes each individual has a unique set of circumstances associated with his or her disability. Our case management philosophy and approach are based on an active partnership with you, your employer and your health-care providers. We encourage you to contact us if you have any questions throughout this process.

The outcome

Once all of your information is assembled, your claim will be adjudicated in accordance with the contractual provisions of your employer's WI plan. Although you may be away from work due to a medical condition or an injury, your entitlement to benefits is not automatic. Our decision to approve your claim is based on the contractual definition of "disability," which can be found in your employee benefits booklet.

The claims assessment process usually takes between three and five business days from the date we receive all the necessary information. Both you and your employer will be notified in writing if your claim has been approved and for how long you are entitled to receive WI benefits. In the event that the claim is declined, we will give you the reason for our decision and offer an opportunity to appeal if you disagree.

In the event of a discrepancy, the policy issued to your employer, underwritten by Blue Cross Life Insurance Company of Canada, is the governing document and will prevail.

Frequently asked questions

This section is designed to help you better understand the WI claim process. **Please note this guide is not intended to replace or amend your employee benefits booklet, the terms of which shall prevail over this guide.**

When should I apply for WI?

Start the claim submission process as soon as possible. The best time to submit your application is when you start your leave from work. To avoid delays, it's important we receive all completed forms in a timely manner as we cannot begin our adjudication until we receive your completed application.

Why should my doctor fill out all the information on the form?

WI benefits are based on our ability to establish if your condition prevents you from performing the regular duties of your job. It is important that your doctor provides us with all available clinical information to establish your level of function and expected recovery. Often, your doctor's clinical notes provide greater detail than what can be provided on the Attending Physician Statement; therefore, we strongly urge that your doctor include a copy of these records with the completed Attending Physician Statement. If you were seen by a specialist or have undergone any diagnostic testing for your condition, ask your doctor to include copies of these findings as well.

If my claim is approved, when will I start receiving benefits?

WI benefits are paid weekly. The first payment will commence following the end of the elimination period as outlined in your employee benefits booklet and may include a retroactive amount. Any

subsequent payments are issued weekly and you can choose to receive these payments by cheque or through direct deposit. Please contact your disability case manager if you want your benefits deposited directly into your bank account.

What are my responsibilities while I receive WI benefits?

As the claimant, you have an obligation to be part of the process and to follow any reasonable treatment program to promote your recovery or medical stability. Alberta Blue Cross may expect you to participate in a rehabilitation program and return-to-work planning. While your claim is open, we encourage you to maintain contact with your disability case manager and your workplace.

You are expected to inform Alberta Blue Cross about all sources of income you are entitled to receive while you are collecting WI benefits; your benefit entitlement may be reduced based on your earnings.

Once I've been approved for benefits, how often is medical information requested?

Your disability case manager will have ongoing contact with you so he or she will have knowledge of your progress. He or she may contact you by phone or may visit you in your home. Alberta Blue Cross may periodically request additional information from any of your health-care providers to get an update about your medical condition. The frequency of these requests will be determined by your unique set

of circumstances. In some cases, we may ask you to undergo an independent medical evaluation. If we make such a request, Alberta Blue Cross will make all the arrangements and will pay the cost of the evaluation. A copy of the results will be provided to your treating physician.

How long will I receive WI benefits?

Your group plan will specify the maximum number of weeks or a termination age for which benefits can be paid. The policy also outlines specific requirements that need to be met in order for you to receive ongoing weekly payments. Some of these obligations include meeting our definition of a disability, following appropriate treatment and participating in return-to-work planning.

You will receive disability benefits for the maximum number of weeks outlined in your employer's WI policy as long as you meet the definition of total disability and other policy obligations. If we approve your claim, your disability case manager will notify you in writing about how long you are eligible to receive WI benefits and will outline any specific obligations.

We urge you to read your employee benefits booklet to familiarize yourself with the specific obligations outlined within your group plan.

What if I return to work with some restrictions?

As your recovery progresses, Alberta Blue Cross will talk to you about returning to work. Your disability case manager will develop a return-to-work plan based on your situation. Often, no intervention is needed; however, modified duties or a gradual return-to-work program may be appropriate. Our approach is based on an active partnership with you, your employer and your health-care providers. Our goal is to assist you to return to work in a safe and sustainable manner as quickly as possible. Should your return to work require specific training, we will assign a rehabilitation consultant to assist with the return-to-work coordination.

How are my benefits calculated?

The payable WI benefit amount is usually based on a portion of the salary you were earning immediately before you stopped working. The method used to calculate your WI benefit amount is outlined in your employee benefits booklet.

What if I receive income from other sources?

Your WI benefits may be reduced by other earnings such as CPP disability benefits or rehabilitation employment earnings. The amount of the reduction is described within your group policy. Please ensure you notify Alberta Blue Cross of any earnings you receive or are entitled to receive while receiving disability benefits.

Will I receive a tax slip?

You will only receive a tax slip if your disability benefits are considered taxable. You can contact your plan administrator to find out if your WI benefits are taxable. If your benefits are taxable, a tax slip will be mailed to you before the end of February for benefits paid during the previous tax year.

Does Alberta Blue Cross share medical information with my employer?

Your personal information will not be disclosed to other parties, such as your employer, without your written consent. The information we collect on your behalf will be used for the purpose of establishing your entitlement to benefits and for managing your claim.

If you have any questions or concerns about our privacy policy, visit www.ab.bluecross.ca/about-us/privacy.

You can also contact our Privacy Matters hotline at

- 1-855-498-7302 (toll free),
- 780-498-7302 (Edmonton and area), or
- email privacy@ab.bluecross.ca.

Benefits are underwritten by Blue Cross Life Insurance Company of Canada®

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