

Manulife's Long Term Disability (LTD) Program

Things you need to know

Long Term Disability pays a monthly income replacement benefit if you're unable to work due to an illness or injury

What the LTD program does for you:

- LTD benefits may provide income replacement while you're sick and unable to work (following eligibility period).
- We support you along the way. When the time is right, we develop a structured plan to help with your transition back to work.
- Getting you safely back to work when it's medically possible is everyone's goal. We identify and build upon your abilities to achieve success.
- When necessary, we explore options and alternative supports that may be required throughout your claim.

Everyone has a role to play

We work together to ensure your health journey is a priority. Let's have a look at each of our roles and responsibilities:

You

- ☐ When submitting any forms for your LTD claim, avoid delays by making sure they're complete.
- ☐ From the onset and throughout your claim, stay in touch with your Case Manager. We'll reach out to you when we need updates or other information. It's important to get back to us quickly so there are no delays with your claim.
- ☐ Follow the recommended treatment plans set out by your healthcare team. Your health is the priority. We're here to support you through it.
- ☐ When the time is right, actively participate in return-to-work planning and rehabilitation programs developed for you.
- ☐ Be sure to keep in touch with your workplace - they want to know how you're doing.
- ☐ Applying for other benefits you may be entitled to is important – such as Canada Pension Plan Disability Benefits. When required by your policy, we can help you with the application process.
- ☐ Keep us advised of any work activities or volunteering you do. Staying active is important but you need to keep your Case Manager up to date on all the activities you participate in, including part time work.
- ☐ Throughout your claim, report any sources of income you may receive from other sources. Your benefits may be affected, so let us know right away if you're receiving money from anyone else.

Your Healthcare Provider

- ☐ Diagnoses, monitors and treats your medical condition(s).
- ☐ When requested, provides us with updates and details to help us understand your current condition.
- ☐ Promotes your recovery by working with your other healthcare providers and Manulife, and when the time is right, participates in your return-to-work planning.

Your Employer

- ☐ Ensures any forms they need to provide, such as the employer portion of the initial claim form, are complete.
- ☐ Keeps you up to date on what's going on at your workplace – it's important to stay connected
- ☐ When the time is right, accommodates your return-to-work plan or modified work program that's specifically designed for you.
- ☐ Creates and maintains a supportive and healthy work environment for all their employees.

Manulife

- ☐ Issues monthly LTD benefit payments during the period of time you are eligible for benefits.
- ☐ Provides a dedicated Case Manager to manage your claim and provide ongoing support.
- ☐ If appropriate, assigns a Rehabilitation Specialist or other claim team experts to assist with your claim and return-to-work planning.
- ☐ Keeps in regular contact with you and answers any questions you have about your claim.

Answers to commonly asked questions

Initiating your Long Term Disability (LTD) claim

- Once you have reached the point when you are eligible to apply for LTD benefits, talk to your employer about the next steps for your claim.
- Your employer submits their part of the required claim forms and explains what you need to do next.
- It's important to start the claims process early. Typically, you should start about 8 weeks before your LTD benefits are eligible to begin.
- To learn more about your LTD benefit plan and when it begins, refer to your group benefit booklet for details. Your employer can help explain what's covered.
- If you're in a return to work program prior to when LTD benefits are to begin, it's still a good idea to start an LTD claim in advance, so we're prepared if your situation changes. If you return to work fully before LTD benefits start, just let us know.

When a decision is made

- After receiving all the required information, your Case Manager contacts you within 10 business days to notify you of the claim decision.
- We advise both you and your employer when the decision is made – whether it's approved, declined, or if further information is required.

Your LTD benefit amount

- Your monthly LTD payments are often based on a percentage of your income. For details about the benefit amount available under your plan, refer to your group benefit booklet or speak with your employer about it.
- The amount of LTD benefits you receive may be reduced by other sources of income you have. Be sure to let us know about any other benefits or money you receive from all other places.
- For example, from any government disability benefit programs, other insurance plans like your auto carrier, Workers Compensation or from Canada/Quebec Pension Plans.

Why it's important to also apply for Canada Pension Plan (CPP) Disability or Quebec Pension Plan (QPP) Disability Benefits

- CPP/QPP benefit payments are part of your total benefit calculation so Manulife may ask you to apply for these additional benefits.
- CPP/QPP benefits include a cost of living adjustment that increases what you receive from them each year.
- Being approved for CPP/QPP helps your retirement benefit calculation, especially if you can't return to any type of work for a prolonged period.
- Although Manulife may ask you to apply for these benefits, we don't determine if you qualify for CPP or QPP. We'll help you with the application process though when it's time to apply.
- We'll continue to pay your full monthly LTD payment while you're going through the application process. There may be benefits owing back to us once your CPP/QPP claim is approved.

Taxability status of LTD benefits

- Tax status of your LTD benefits depends on who paid your disability insurance premiums – you, or your employer. If you're unsure, contact your employer – they can help you with these details.
- If your employer paid any portion of the insurance premiums, your benefits are taxable and you'll receive a tax slip at tax time.
- If you paid 100% of the insurance premiums, your benefits are non-taxable and you won't receive a tax slip.

What you need to know about your disability plan and your eligibility for ongoing benefits

- Disability plans differ, so be sure to read the details of your group policy carefully.
- For example, some plans pay your LTD benefits if you're disabled and unable to work at your regular occupation for up to 2 years. After that, to qualify for further benefits, you must be disabled from performing any type of work.
- It's important to know when the definition of disability changes and how it affects your claim. To learn more, refer to your group benefit booklet for details that explain the definition of disability.
- If you have questions, we're here to help you through the process.

Options if your LTD claim is denied or closed

- If your LTD claim is denied, or closed at some point after receiving some benefit payments, you can appeal the decision.
- You'll receive a decision letter that includes instructions on how to appeal the decision and provides recommendations for information that would be helpful for us to have to reconsider your claim.
- If you have questions, we're here to help you through the process.

Learn all about the LTD Benefit program in your organization

For details about your LTD program, how to start the claim process or for other questions, start by speaking with your HR department, benefit plan administrator or visit www.manulife.ca/planmember and log into our secure site for more information.