

Disabled Due To Injury Or Sickness

Consult your doctor immediately for investigation/testing, treatment, specialist referrals and medical note to support your inability to work.

If you are an employee with disability coverage through a group benefit plan with your employer, contact your employer to obtain information and forms to apply for Short-Term Disability / Weekly Indemnity benefits. Ask for a copy of your Benefit Booklet, if you do not have a copy.

If you are self-employed and/or if you have a private or individual benefit plan which includes benefits for disability, contact your insurance broker and/or the insurance company to obtain information and forms to apply for benefits. You may have coverage for business losses and benefits for partial, residual and total disability.

Apply for Disability Benefits

Complete your portion of the forms (**Claimant's Statement**) and contact your doctor(s) to arrange to have the physician form (**Attending Physician's Form**) completed.

Be sure to ask your doctor to attach any consultation reports, test results or pending referrals and possibly, their clinical notes for the period you have been unable to work.

If your benefit policy requires it or if you do not have STD or WI benefits for the period leading up to LTD, apply for **Employment Insurance Sickness Benefits** (for benefits for 15 weeks).

STD/WI Approved

If your STD/WI Claim is approved, continue to provide the insurer or administrator with updated records as requested. Ensure you are following doctor's recommendations with respect to treatment and attending appointments.

If your claim is subsequently terminated, consider whether there is additional information that may persuade the insurer to overturn its decision. If so, submit that information. If not, consult a lawyer to discuss next steps. You have only 2 years to start a lawsuit.

STD/WI Denied

If denied, consider whether there is additional information that may persuade the insurer to overturn its decision. If not, consult a lawyer to discuss next steps. You have only 2 years to start a lawsuit.

Apply for LTD

Approved

If your LTD Claim is approved, continue to provide the insurer or administrator with updated records as requested. Ensure you are following doctor's recommendations with respect to treatment and attending appointments.

If your LTD claim is subsequently terminated, consider whether there is additional information that may persuade the insurer to overturn its decision. If so, submit that information. If not, consult a lawyer to discuss next steps. You have only 2 years to start a lawsuit.

Denied

If your claim is denied, consider whether there is additional information that may persuade the insurer to overturn its decision. If so, submit that information. If not, consult a lawyer to discuss next steps. You have only 2 years to start a lawsuit.