



BULLETIN

# Time limits modified to benefit members

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by SARAH O'LEARY

Some favourable news for members who are injured or disabled from working: previously, some HSA members have had problems collecting Long Term Disability benefits when they had been injured at work and collected workers compensation.

Workers will sometimes find that their WCB benefits are terminated before they are ready to return to work. If this is the case, they can file an appeal with the WCB. But this process takes time, and in the interim they may need to collect LTD.

In the past the insurance company has denied benefits to these people on the basis that they did not apply within the time limits (90 days after the expiry of the elimination period under Trust 1, and 45 days under Trust 2).

The plan is now administered by the Healthcare Benefits Trust. The HB has agreed that it would be unfair to penalize those who have not applied for LTD because they have been on WCB.

Now, under both Trust 1 and Trust 2, your time lines for applying for LTD start to run from the point that you are cut off WCB.

Please remember: if you find yourself cut off your Workers Compensation benefits and you are still disabled from working: **apply for LTD rightaway.**

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