

Navigating your Claim for Long-Term Disability (“LTD”) Insurance

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[This article is for informational purposes only and does not constitute legal advice, which cannot be given without consideration of your individual circumstances.]

If you cannot work due to illness or injury, you may assume your long term disability (“LTD”) insurance benefits will provide a secure source of income replacement to cover your financial obligations and also to provide peace of mind, allowing you to focus on your health instead of financial worries. While this may be the understanding, disabled employees are often overwhelmed by daunting administrative hurdles when they attempt to access LTD benefits. They may also become discouraged when their LTD claim is denied (See our article on [link] [“What to do if your LTD claim is denied”](#)). The following are some key tips to navigating the claim for LTD benefits.

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Keys to navigating your LTD Claim:

Apply

Submit an application for benefits as soon as you and your doctor determine that you can no longer perform the essential duties of your job. Involve your treating professionals and have the discussion with them about whether or not your illness or condition is interfering with your ability to work.

Fill out the claim forms completely

You should request a copy of the benefits policy describing the details of your coverage and the application forms from your employer or the insurer. When completing the application, be sure that you do not overlook or choose not to answer questions on the forms. If something does not apply to your particular situation, note that on the form. Avoid creating the situation where an incomplete application causes significant delays. Double-check and answer all the questions in the application correctly.

Submit detailed medical support with your initial application

The insurance company only requires a short form called the Attending Physician's Statement, to be filled out by your doctor as part of the application. However, the insurance company will most likely ask for more detailed medical information later on. If possible, expedite this process by submitting comprehensive reports from your medical specialists.

Ideally, a more detailed report should specifically address why you cannot work, especially if your health condition is also being affected by conditions such as depression, anxiety, chronic pain, PTSD or other invisible disabilities which do not show up on an x-ray. Speak to those involved in your treatment to describe how you are functionally limited by your symptoms, the treatment you are receiving, and whether you have cooperated with their treatment recommendations. The information should focus on your accommodation needs, such as how much time off of work you need, and whether you are able to perform the actual duties of your own or an alternative occupation.

Cooperate with the insurance company’s requests

Respond to your insurance company's requests in a timely manner, within their specified deadlines. You will want to carefully consider what medical and health information you agree to allow the insurer to share with your employer and others involved in your claim. The insurer does have an obligation to respect your privacy rights.

Stick with It.

The biggest mistake you can make is to abandon your LTD claim prematurely. The claims process can be difficult and the delays and complexities may lead you to want to abandon the process, particularly because this is happening when you are unwell and at your

most vulnerable, making it a very difficult process to navigate successfully without assistance and guidance. Seeking legal advice and representation can help you to navigate this process, and ensure that you have help each step of the way.

We are here to help navigate the long-term disability application process. Consult one of our experienced Disability lawyers at [Raven, Cameron, Ballantyne and Yazbeck LLP](#) if you are considering making a claim for disability benefits or if your claim for benefits has been denied.

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Description: The process for claiming long-term disability (“LTD”) insurance can be difficult—this article summarizes the keys to successfully navigating an LTD claim.