



REPORT TO THE BOARD OF TRUSTEES

From: Steve Matovic

Date: May 14, 2019

Subject: Rehabilitation Report # 74 - LTD Full Board Meeting 134

EXECUTIVE SUMMARY

This report covers the period from January 1, 2019 to March 31, 2019. At the beginning of the year 576 members were in receipt of LTD benefits. This included 504 members who received payments and 72 (12.5%) members who received ancillary benefits only.

At the end of March 2019, the total declined slightly to 574 members on LTD, including 506 who received payments and 68 (11.8%) who received ancillary benefits only.

Please refer to the Appendix for tables with the number of members in each claim category by age range at March 31, 2019.

The average caseload for each of the six rehabilitation counsellors was 68 at the end of March 2019. 52.9% of the average caseload was comprised of early rehabilitation referrals for members during the weekly indemnity period.

108 members returned to work from January 1 to March 31, 2019. 89 were early STD rehabilitation cases (82.4%) and 19 were LTD cases (17.6%). 104 workers (96.3%) returned to work to the same employer.

Rehabilitation expenditures (unaudited figures) for January to March 2019 totalled \$32,484 which was \$38,391 less than the YTD budget of \$70,875.

Over the period January 1 to March 31, 2019 one Canada Pension Disability benefit claim was approved with assistance from the Plan Office at the initial application stage for an estimated total offset of \$180,000.

More detailed information follows in the body of the report.

NEW LTD CLAIMS APPROVED

From January 1, 2019 to March 31, 2019, the Plan approved 28 new LTD claims, compared to 32 new LTD claims approved over the same period in 2018.

CASELOADS

Over the first three months of 2019 there were a total of 174 new referrals to rehabilitation services (STD* and LTD). This is a 2.8% decrease compared to the 179 new referrals for the same period in 2018.

At the end of March 2019, there were 408 cases assigned to six (6) rehabilitation counsellors, for a caseload average of 68. This is a 21.4% increase in average caseloads, compared to a total of 394 cases assigned to seven (7) rehabilitation counsellors at the end of March 2018 and a caseload average of 56.

216 of the 408 rehabilitation cases assigned at March 31, 2019 were for members referred for early rehabilitation services during the weekly indemnity period. So 52.9% of the average rehabilitation caseload was comprised of members on weekly indemnity claims.

*Note: in this report STD is an abbreviation for “short term disability” which is synonymous with weekly indemnity.

RETURN TO WORK OUTCOMES

108 members returned to work from January 1 to March 31, 2019. Of the 108 members who returned to work, 89 were early STD rehabilitation cases (82.4%) and 19 were LTD cases (17.6%).

Of the 89 STD cases; 81 (91%) returned to work to the same employer and occupation, five (5.7%) returned to a modified occupation with the same employer, one (1.1%) returned to another occupation with the same employer, and two (2.2%) returned to work to a position outside of the forest industry.

Of the 19 LTD cases; 17 (89.5%) returned to work to the same employer and occupation, and two (10.5%) moved to employment outside of the forest industry.

Overall, out of a total of 110 members who were on STD or LTD and fit to return to work, 108 (98.2%) successfully returned to work at time of case closure. The counsellors closed two cases during the STD period for members who were fit to return to work but were pending availability of work.

Eight rehabilitation cases were closed for reasons other than return to work or fitness to return to work, and none of these members have returned to work in the forest industry. Four members transitioned from STD to a WCB claim. Three STD cases were closed because of an inability to locate the member. One member declined participation in rehabilitation services because he was receiving adequate help from ICBC with his rehabilitation and he was over 60 years of age.

There was one rehabilitation case closed for retirement in the first three months of 2019.

REHABILITATION EXPENSES

Rehabilitation expenditures (unaudited figures) for January to March 2019 totalled \$32,484 which was \$38,391 less than the YTD budget of \$70,875. The largest segment of rehabilitation expenditures was applied to the funding of physical conditioning, physical activation and assessment services to prepare members to return to work (\$11,600). The other main expenses were the sponsorship of vocational assessments, education and training programs to help members secure work in alternate occupations (\$9,800); costs of travel and accommodation to help members to access services (\$4,850), and psychological/clinical counselling services (\$1,835).

CPP DISABILITY BENEFIT: APPLICATIONS, RECONSIDERATIONS & APPEALS

The Plan's rehabilitation counsellors continue to work in cooperation with the medical adjudicators from FIDAS to identify members who require assistance to apply or appeal for the Canada Pension Plan Disability (CPP-D) benefit.

Over the period January 1 to March 31, 2019 they have successfully assisted with one Canada Pension Disability benefit claim at the initial application stage for an estimated total offset of \$180,000.

During this period one additional claim has been appealed at the Social Security Tribunal and we are awaiting a decision. We are preparing three claims for submission at the initial application stage.

Some members will not qualify for the CPP-D benefit because they have insufficient contributions to the CPP within the timeframe required to support eligibility, some do not meet the CPP definition of disability, and others have exhausted the opportunity for any further appeal.

REHABILITATION COUNSELLOR SUCCESSION

Gordon Phillip is the specialist rehabilitation counsellor for CPP-D cases and he will be retiring on June 30, 2019. The recruitment for a new rehabilitation counsellor is in progress. Other rehabilitation counsellors are assisting members with applications for CPP-D, and the LTD Director has experience in assisting members with CPP-D appeals and will finish any appeals that Gordon has in progress.

One rehabilitation counsellor remains on medical leave and there has been no decision to replace this counsellor.

APPENDIX

AGE DISTRIBUTIONS FOR LTD CLAIM CATEGORIES – MARCH 31, 2019

Of the 574 members receiving LTD benefits at March 31, 2019, 331 (57.7%) were in Category “01” (permanent total disability); 220 (38.3%) were in Category “03” (temporary disability), and 23 (4%) were in Categories “02” (commitment agreement in place) or “02A” (rehabilitation assessment and planning).

CATEGORY 01			CATEGORY 02		
Age	Count	%	Age	Count	%
21 - 30	1	0.3%	21 - 30	4	23.5 %
31 - 40	6	1.8%	31 - 40	4	23.5 %
41 - 50	41	12.4%	41 - 50	6	35.4%
51 – 54	72	21.8 %	51 - 54	3	17.6%
55-59	211	63.7%	55-59	0	0%
AVG: 55	Total: 331	100%	AVG: 41	Total: 17	100%

CATEGORY 02A			CATEGORY 03		
Age	Count	%	Age	Count	%
21 – 30	0	0%	21 – 30	6	2.7%
31 – 40	1	16.7%	31 – 40	31	14.1 %
41 – 50	2	33.3%	41 – 50	60	27.3%
51 – 54	0	0%	51 – 54	37	16.8%
55-59	1	16.7%	55-59	84	38.2%
>60	2	33.3%	>60	2	0.9%
AVG: 53	Total: 6	100%	AVG: 50	Total: 220	100%