



REPORT TO THE BOARD OF TRUSTEES

From: Steve Matovic

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Subject: Rehabilitation Report # 75 - LTD Full Board Meeting 135

EXECUTIVE SUMMARY

This report covers from January 1, 2019 to June 30, 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 June 2019, the total declined to 569 members on LTD, including 498 who received payments and 71 (12.5%) 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 June 30, 2019.

The average caseload for each of the six rehabilitation counsellors was 67 at the end of June 2019. 50.4% of the average caseload was comprised of early rehabilitation referrals for members during the short term disability (STD) period.

Kristen Rawluk is contracted beginning July 1, 2019 to work as a rehabilitation counsellor based out of her home office in Kelowna at three days per week. Gordon Philip's last day at work was July 26 and he is now retired. Two counsellors are contracted on a part time basis, and the four full time counsellors' caseloads range from 72 to 90, so further counsellor resources may prove necessary.

238 members returned to work in the first six months of 2019. 204 were early STD rehabilitation cases (85.7%) and 34 were LTD cases (14.3%). 230 of these workers (96.6%) returned to the same employer.

Rehabilitation expenditures (unaudited figures) for January to June 2019 totalled \$73,257 which is \$68,493 less than the YTD budget of \$141,750.

Over the period January 1 to March 31, 2019 five Canada Pension Disability benefit claims were approved with assistance from the Plan Office at the initial application stage for an estimated total offset of \$528,000.

More detailed information follows in the body of the report.

NEW LTD CLAIMS APPROVED

From January 1, 2019 to June 30, 2019, the Plan approved 63 new LTD claims, compared to 66 new LTD claims approved over the same period in 2018.

CASELOADS

Over the first six months of 2019 there were a total of 356 new referrals to rehabilitation services (STD* and LTD). This is a 1.7% decrease compared to the 362 new referrals for the same period in 2018.

At the end of June 2019, there were 401 cases assigned to six (6) rehabilitation counsellors, for a caseload average of 67. This is a 21.8% increase in average caseloads, compared to a total of 385 cases assigned to seven (7) rehabilitation counsellors at the end of June 2018 and a caseload average of 55.

202 of the 401 rehabilitation cases assigned at June 30, 2019 were for members referred for early rehabilitation services during the weekly indemnity period. So 50.4% 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

238 members returned to work from January 1 to June 30, 2019. Of the 238 members who returned to work, 204 were early STD rehabilitation cases (85.7%) and 34 were LTD cases (14.3%).

Of the 204 STD cases; 188 (92.1%) returned to work to the same employer and occupation, 10 (4.9%) returned to a modified occupation with the same employer, two (1%) returned to another occupation with the same employer, one (0.5%) returned to work with a new forest industry employer, and three (1.5%) returned to work to a position outside of the forest industry.

Of the 34 LTD cases; 28 (82.4%) returned to work to the same employer and occupation, two (5.9%) returned to the same employer to another occupation, one (2.9%) returned to work with a new forest industry employer, and three (8.8%) moved to employment outside of the forest industry.

Overall, out of a total of 245 members who were on STD or LTD and fit to return to work, 238 (97.1%) successfully returned to work at time of case closure. For two cases during the STD period and one case from LTD the members were fit to return to work but were pending availability of work at closure. Three STD cases were closed due to another job focus, and one LTD case was closed because the member had retrained to a defined limit (the 24 month maximum limit for rehabilitation was reached).

18 rehabilitation cases were closed for reasons other than return to work or fitness to return to work. 3 cases were closed as inactive/non-compliant and one of those members did later return to work with the same employer. 10 cases were closed as unable to locate and two of these members later returned to work with the same employer. 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 and he later returned to work with his same employer.

Ten rehabilitation cases were closed for retirement in the first six months of 2019.

REHABILITATION EXPENSES

Rehabilitation expenditures (unaudited figures) for January to June 2019 totalled \$73,257 which is \$68,493 less than the YTD budget of \$141,750. 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 (\$35,518). The other main expenses were the sponsorship of vocational assessments, education and training programs to help members secure work in alternate occupations (\$12,872); costs of travel and accommodation to help members to access services (\$15,133), and psychological/clinical counselling services (\$3,444).

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 June 30, 2019 they have successfully assisted with five Canada Pension Disability benefit claims at the initial application stage for an estimated total offset of \$528,000.

During this period one appeal to the Social Security Tribunal General division was declined and the member would need to decide on any application for a possible final appeal.

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

The recruitment for a new rehabilitation counsellor took longer than planned, but was successful with Kristen Rawluk contracted beginning July 1, 2019 to work based out of her home office in Kelowna for three days per week. Kristen has over 16 years of experience working in a disability management role in the forest industry. She has a bachelor's degree in kinesiology, is a registered kinesiologist and a certified disability management professional.

Gordon Philip stayed on until July 26, 2019 to assist with the transition of his rehabilitation case assignments to Kristen, and he is now retired.

The LTD Director has experience in assisting members with CPP-D appeals and will oversee cases where members require assistance to appeal, but the LTD Plan no longer has a specialist rehabilitation

counsellor for CPP-D appeals. The two rehabilitation counsellors based in the Prince George office have agreed to assist members with CPP-D appeals when the need arises.

One rehabilitation counsellor remains on medical leave and there has been no decision to replace this counsellor. Two of the current 6 counsellors are contracted on a part-time basis for limited caseload ranges. The four full time counsellors' caseloads now range from 72 to 90 cases. Given the need for coverage for counsellors' time off during the year, and the goal to have a reasonable caseload for full time counsellors, we will need to continue to monitor the level of services and possibly add some further counselling resources.

APPENDIX

AGE DISTRIBUTIONS FOR LTD CLAIM CATEGORIES – JUNE 30, 2019

Of the 569 members receiving LTD benefits at June 30, 2019, 328 (57.6%) were in Category “01” (permanent total disability); 220 (38.7%) were in Category “03” (temporary disability), and 21 (3.7%) 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	3	27.2 %
31 - 40	8	2.4%	31 - 40	2	18.2 %
41 - 50	39	11.9%	41 - 50	4	36.4%
51 – 54	71	21.6%	51 - 54	2	18.2%
55-59	209	63.8%	55-59	0	0%
AVG: 55	Total: 328	100%	AVG: 40	Total: 11	100%

CATEGORY 02A			CATEGORY 03		
Age	Count	%	Age	Count	%
21 – 30	1	10%	21 – 30	10	4.5%
31 – 40	2	20%	31 – 40	29	13.2 %
41 – 50	1	10%	41 – 50	64	29.1%
51 – 54	0	0%	51 – 54	30	13.6%
55-59	6	60%	55-59	86	39.1%
>60	0	0%	>60	1	0.5%
AVG: 48	Total: 10	100%	AVG: 49	Total: 220	100%