



REPORT TO THE BOARD OF TRUSTEES

From: Steve Matovic

Date: July 7, 2021

Subject: Rehabilitation Report # 83 - LTD Full Board Meeting 143

EXECUTIVE SUMMARY

This report covers the period from January 1, 2021 to May 31, 2021. At the beginning of the year 459 members were in receipt of LTD benefits. This included 427 (93%) members who received payments and 32 (7%) members who received ancillary benefits only. At the end of May 2021, there were 471 members on LTD, including 442 (94%) who received payments and 29 (6%) who received ancillary benefits only.

Members who had been approved for LTD from mid-March 2020 who applied for the Employment Insurance (EI) sickness benefit that normally runs to 15 weeks maximum, were referred to the Canada Emergency Response Benefit (CERB) that continued to October 3, 2020 and then transitioned EI sickness applicants to a further 15 weeks of payments to January 16, 2021. This delayed the inclusion of these members in this report until they had transitioned off CERB and EI on to LTD payments.

Please refer to Appendix 1 for tables with the number of members in each claim category by age range at May 31, 2021.

The average caseload for five full time equivalent (four full time and two contracted part time) rehabilitation counsellors at May 31, 2021 was 62, with 42% of the average caseload comprised of early rehabilitation referrals during the weekly indemnity (WI) period, compared to 39% at December 31, 2020. Early referrals normally comprised approximately 50% of cases but had declined in 2020.

112 members returned to work (RTW) from January 1 to May 31, 2021. 91 members RTW from STD and 21 from LTD. In comparison, a total of 160 members RTW for the same period in 2020.

Rehabilitation expenditures (unaudited figures) for January to May 2021 totalled \$39,799 which was \$31,451 less than the YTD budget of \$71,250.

Over the period January 1 to May 31, 2021 one Canada Pension Disability benefit claim was approved with assistance from the Plan Office at the reconsideration appeal stage for a total projected offset of \$313,000.

NEW LTD CLAIMS APPROVED

From January 1, 2021 to May 31, 2021, the Plan approved 51 new LTD claims, compared to 57 new LTD claims approved over the same period in 2020.

CASELOADS

Over the first five months of 2021 there were a total of 195 new referrals to rehabilitation services (STD* and LTD) compared to the 196 new referrals for the same period in 2020.

At the end of May 2021, there were 309 cases assigned to five full time equivalent (FTE) rehabilitation counsellors (four full time and two part time contracted), for a caseload average of 62. This is in comparison to a total of 333 cases assigned to five FTE rehabilitation counsellors at the end of May 2020 and a caseload average of 66.

130 (42%) of the 309 rehabilitation cases assigned at May 31, 2021 were for members referred for early rehabilitation services during the weekly indemnity period. The number and timeliness of early referrals from the WI claims administrators suffered considerably since the onset of the COVID 19 pandemic, but we are noticing an improvement in the receipt of early referrals so far in 2021.

*Note: short term disability (STD) is synonymous with weekly indemnity (WI).

RETURN TO WORK OUTCOMES

112 members returned to work from January 1 to May 31, 2021, down considerably compared to 160 for the same period of 2020. Of the 112 members who returned to work, 91 were early STD rehabilitation cases (81%) and 21 were LTD cases (19%).

Of the 91 STD cases; 83 (91%) returned to work to the same employer and occupation, seven (8%) returned to a modified or another occupation with the same employer, and one (1%) moved to work in another industry.

Of the 21 LTD cases; 16 (76%) returned to work to the same employer and occupation, one (5%) returned to modified work to the same employer, one (5%) moved to work for another forest industry employer, two (10%) found work outside of the forest industry, and one (5%) retrained to work in a new industry.

Overall, out of a total of 115 members who were on STD or LTD and fit to return to work, 112 (97%) successfully returned to work at time of case closure. Two members were fit to return to work but had no job available to return to, and one member decided not to return to work.

Eight rehabilitation cases were closed for reasons other than return to work or fitness to return to work. Five STD cases were closed because the members were not able to be located and they did not respond to contact efforts, and only one of these members later returned to work in the forest industry. One member from STD and two from LTD transitioned to WCB claims.

There were 17 rehabilitation cases closed for retirement in the first five months of 2021.

REHABILITATION EXPENSES

Rehabilitation expenditures (unaudited figures) for January to March 2021 totalled \$39,799 which was \$31,451 less than the YTD budget of \$71,250. The largest segment of rehabilitation expenditures was applied to physical conditioning, physical activation, and assessment services to prepare members to return to work (\$21,458). The other main expenses were the sponsorship of vocational assessments, education, and training programs to help members secure work in alternate occupations (\$8,613); costs of travel and accommodation to help members to access services (\$546), and psychological/clinical counselling services (\$7,197). Limits remain in effect for in-person services and recreation, and non-essential travel due to the public health and safety measures in response to the COVID 19 pandemic. It is likely that not all expenses for May have been invoiced yet when this report was written in mid-June.

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 May 31, 2021 they successfully represented one member's CPP-D appeal at the reconsideration stage for a total projected offset of \$313,000 up to the end of the month in which the member will reach age 60.

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.

APPENDIX 1

AGE DISTRIBUTIONS FOR LTD CLAIM CATEGORIES – May 31, 2021

Of the 471 members receiving LTD benefits at May 31, 2021, 282 (59.9%) were in Category “01” (permanent total disability); 177 (37.6%) were in Category “03” (temporary disability), and 12 (2.5%) were in Categories “02” (commitment agreement in place) or “02A” (rehabilitation assessment and planning).

CATEGORY 01			CATEGORY 02		
Age	Count	%	Age	Count	%
21 - 30	0	0%	21 - 30	0	0%
31 - 40	8	2.9%	31 - 40	3	60%
41 - 50	42	14.9%	41 - 50	1	20%
51 - 54	52	18.4%	51 - 54	1	20%
55-59	176	62.4%	55-59	0	0%
>60	4	1.4%	>60	0	0%
AVG: 54	Total: 282	100%	AVG: 43	Total: 5	100%

CATEGORY 02A			CATEGORY 03		
Age	Count	%	Age	Count	%
21 - 30	0	0%	21 - 30	10	5.6%
31 - 40	2	28.6%	31 - 40	28	15.8%
41 - 50	3	42.8%	41 - 50	47	26.6%
51 - 54	0	0%	51 - 54	25	14.1%
55-59	2	28.6%	55-59	60	33.9%
>60	0	0%	>60	7	4.0%
AVG: 46	Total: 7	100%	AVG: 49	Total: 177	100%