



REPORT TO THE BOARD OF TRUSTEES

From: Steve Matovic

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Subject: Rehabilitation report # 84 – LTD Full Board Meeting 144

EXECUTIVE SUMMARY

This report covers the period from January 1 to September 30, 2021.

At the beginning of the year, 459 members were in receipt of LTD benefits. This included 427 (93%) members who received payments with ancillary benefits, and 32 (7%) members who received ancillary benefits only. At the end of September 2021, the total increased by 2.4% to 470 members on LTD. Of these, 440 (93.6%) received both a payment and ancillary benefits, while 32 (6.8%) received ancillary benefits only.

Please refer to the Appendix for tables with the distributions of members in each LTD claim category by age range on September 30, 2021.

The LTD plan had four full-time rehabilitation counsellors and two part-time contracted rehabilitation counsellors, for a total of five full time equivalent (FTE) positions up to July 31. With Cliff Dundas transitioning to retirement, he shifted to work three days per week from August 1 until he retires in December after over 26 years of service. This left the rehabilitation team at 4.6 FTE with an average caseload of 59.6 at the end of September 2021, compared to 63.4 at the end of September 2020. 39.4% of the average rehabilitation caseload was comprised of members on weekly indemnity claims on September 30, 2021, compared to 42.9% of the caseload comprised of WI claims at the end of September 2020. Late or missing early rehabilitation referrals to Evergreen's counsellors remain a concern during the ongoing pandemic. Lincoln Cundiff will be promoted to Innovations Leader for Evergreen effective January 2022, in addition to his role as Senior Rehabilitation Counsellor.

208 members returned to work from January 1 to September 30, 2021, compared to 254 for the same period in 2020. 174 (83.7%) were early intervention STD cases, and 34 were LTD cases (16.3%).

Rehabilitation expenditures (unaudited) over the period January 1 to September 30, 2021, totalled \$78,806, and were \$56,194 under budget YTD.

The total estimated CPP disability offsets for assisted files from January to September 2021 is \$422,000.

More detailed information follows in the body of the report.

NEW LTD CLAIMS APPROVED

From January 1 to September 30, 2021, the plan approved 86 new LTD claims. This compares to 89 new LTD claims approved over the same period in 2020.

CASELOADS

Over the first nine months of 2021, there were a total of 323 new referrals to rehabilitation services (STD* and LTD) which is a decline of 4% compared to 337 new referrals for the same period in 2020. Pre-pandemic, for the same period in 2019, there was a total of 526 new referrals, so the number of referrals has declined by about 37% during the COVID 19 pandemic.

The LTD plan has four full-time rehabilitation counsellors and two part-time contracted rehabilitation counsellors. Until July 31, 2021, there were five full time equivalent (FTE) counsellor positions. Effective from August 1, 2021, Cliff Dundas moved from full time to a 0.6 FTE schedule, so the rehabilitation team is now running at 4.6 FTE, and this is projected to continue to at least December 2021. There were 274 cases assigned, with an average rehabilitation counsellor caseload of 59.6 on September 30, 2021. In comparison, at the end of September 2020, there were 317 cases assigned to five full time equivalent rehabilitation counsellors for a caseload average of 63.4.

108 (39.4%) of the 274 cases assigned to Rehabilitation Counsellors at the end of September 2021 were for members receiving early rehabilitation services during the weekly indemnity period. In comparison on September 30, 2020, there were 136 STD (42.9%) of 274 total cases assigned. There are ongoing concerns regarding the decrease in early rehabilitation referrals from PBC to the Evergreen society, particularly from the Coastal and Southern Interior health and welfare plans. In pre-pandemic years the proportion of STD cases was typically 45% to 50% of the total rehabilitation cases assigned.

*Note: in this report STD is an abbreviation for short term disability which is the same as weekly indemnity (WI).

RETURN TO WORK OUTCOMES

208 members returned to work from January 1 to September 30, 2021, compared to 254 for the same period in 2020. Of these, 201 (96.6%) returned to work with the same employer, either to the same job (183) or with job modifications (18). Of the 208 members who returned to work, 174 (83.7%) were early intervention STD cases, and 34 were LTD cases (16.3%).

Of the 174 STD claimants, 172 (98.9%) returned to work with the same employer, either in the same occupation (159), or in a modified or alternate occupation (13); and two (1.1%) returned to work with new employers outside of the forest industry.

Of the 34 LTD claimants, 29 (85.3%) returned to work with the same employer, either in the same occupation (24) or in a modified or alternate occupation (5). One (2.9%) returned to work with another employer in the forest industry, and four (11.8%) found new employment outside of the industry.

The rehabilitation counsellors closed an additional nine cases for fitness to return to work reasons. This included eight cases where rehabilitation services were completed and a return to work was expected and pending at time of case closure (e.g., lay-offs, no job to return to, or fit to RTW to own job but decided to look for new work), and also included one member who completed retraining during 24 months of rehabilitation with LTD, but had not yet secured employment at closure.

Overall, out of a total of 217 members who were on STD or LTD and fit to return to work, 208 (95.9%) successfully returned to work at the time of case closure.

23 rehabilitation cases were closed for reasons other than return to work or fitness to return to work. Seven (30.4%) transitioned from STD to WCB, and two (8.7%) from LTD to a WCB claim. One case (4.4%) closed from STD as inactive/non-compliant with rehabilitation. 11 (47.8%) STD cases were closed due to an inability to locate the members, and six of these later returned to work to the same employer, with no applications filed for LTD from any of these 11 cases. Two (8.7%) STD cases closed when one member transitioned to maternity leave, and one moved to family care leave.

There were 21 rehabilitation case closures for members who retired. This compares to 36 retirements over the same period in 2020. Some of these retirements were associated with members opting for the BC provincial bridging to retirement program, as we know at least two members were approved for bridging. The bridging program has concluded so this may lead to more members between age 60 to 65 with disabilities applying for LTD benefits before they retire.

REHABILITATION EXPENSES

Rehabilitation expenditures (unaudited) over the period January 1 to September 30, 2021, totalled \$78,806, and were \$56,194 under budget YTD. The largest segment of rehabilitation expenditures for this period was applied to the funding of physical conditioning, activation, and assessment services to prepare members for return to work (\$38,665). Other expenses included the sponsorship of education and training programs to help members secure work in alternate occupations (\$17,000), the associated costs of travel and accommodation to help members to access services (\$4,080), and psychological/counselling services (\$15,522).

The impact of the COVID19 pandemic public health measures in effect since mid-March 2020 was to reduce access to rehabilitation service providers such as physiotherapy clinics that closed until phase 3 of the provincial re-opening plan in June 2020. The phase 3 re-opening has remained at the same level in BC throughout 2021, but with the availability of widespread vaccinations beginning in the spring of 2021 there was improved access to services up to approximately August 2021, with the reopening of

facilities such as recreation centres and pools, and education programs were again offered in-person. By approximately mid-August 2021 the 4th wave of the pandemic driven primarily by the much more infectious delta variant began to drive an increase in infections mostly in partially vaccinated or unvaccinated persons. The BC government rolled out a vaccination passport in mid-September 2021 to afford people with two vaccinations broader access to restaurants, entertainment, and gyms. Some employer policies are now requiring proof of full vaccination or regular testing with confirmation of negative tests for partially vaccinated or unvaccinated workers. Public health recommendations to avoid non-essential travel and the reduced access to rehabilitation service providers has continued to greatly reduce the travel expenses for members. The stressors associated with the pandemic have been a factor in the nearly tripled expenses for psychological counselling, compared to pre-pandemic costs, for members during 2020 and continuing through September 2021.

REHABILITATION COUNSELLOR ASSIGNMENTS

Cliff Dundas, Senior Rehabilitation Counsellor, will be retiring in December 2021 after over 26 years of service to the LTD Plan. Since August, Cliff has transitioned to work three days per week to manage the early rehabilitation referral files for Evergreen on Vancouver Island until his retirement. Cliff is an astute and creative rehabilitation professional, and he also served as a valuable consultant for the LTD Manager and two Directors during his career with the LTD Plan. Cliff was the key person from the LTD Plan to consult with our IT team over the years to develop the rehabilitation caseload and reporting system that has served us so well for over two decades. Cliff is not replaceable, but thankfully he passed on so much of his knowledge to our team that his influence will continue. We wish Cliff a rewarding and interesting retirement ahead!

Angeline Donald has very capably served as a rehabilitation counsellor based in Prince George for over 6 years, and she will be returning in 2022 to where she grew up on Vancouver Island to deliver rehabilitation services for the members there. Angeline has been assigned the LTD rehabilitation files for Vancouver Island since August 2021, in addition to maintaining a caseload of members in Prince George and Williams Lake.

Brenda Christensen, who has worked with Angeline as a rehabilitation counsellor for over three years to provide exceptional services as a close team in Prince George, will continue to provide services for the members in in the north. Brenda has taken on added files from Angeline, and she has transferred files in Quesnel and Williams Lake to Kristen Rawluk our part-time contracted rehabilitation counsellor who is based in Kelowna. Kristen's company has been contracted with the Plan since July 2019, and she has a wealth of experience assisting disabled workers in the forest industry with disability management and RTW coordination for over 19 years.

We will take a pause to wait for things to settle down following the pandemic and the severe fire season this past summer before a decision is made on whether to hire a rehabilitation counsellor. John Kim has provided his contracted services as a rehabilitation counsellor to the Plan for over 20 years,

and as a very capable and experienced part-time counsellor he has further capacity to take on more rehabilitation or CPP disability files if we need assistance in the near term.

Lincoln Cundiff, Senior Rehabilitation Counsellor, who joined the LTD Plan in July 1995 will be promoted in January 2022 to also serve as the Innovation Leader for Evergreen. Lincoln was the first counsellor for Evergreen since its inception in 2010 to serve the members of the Southern Interior H&W Plan. Lincoln is a brilliant and energetic counsellor who has many ideas on how early rehabilitation can become more valuable and engaging for members. Lincoln is well suited to lead Evergreen's early rehabilitation team and to build relationships with the referring STD plans. Lincoln will also learn to put together the Evergreen rehabilitation outcomes reports to provide support for the LTD Director. Congratulations to Lincoln on his well deserved promotion.

CPP DISABILITY BENEFIT APPLICATIONS, RECONSIDERATIONS AND 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 or the CPP Post Retirement Disability Benefit.

From January 1 to September 30, 2021, four members' CPP-D initial applications were approved with assistance from rehabilitation counsellors for an estimated total offset of \$109,000. This estimate assumes that three of these members would remain on LTD benefits to age 60; and for one member who was over age 60 and received the CPP post-retirement disability benefit, the recovery period was limited to 12 months of LTD, less the 15 week EI sickness period carve out.

One member whose CPP-D case was reported in the prior report (for January to May 2021) was assisted with a successful reconsideration appeal, and the estimated offset is \$313,000.

The total estimated CPP-D offsets for files assisted by rehabilitation counsellors from January to September 2021, is \$422,000.

One assisted initial application for CPP-D was unsuccessful, and it was decided that no appeal would be filed based on the medical evidence available.

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

Of the 470 members receiving LTD benefits at the end of September 2021, 278 (59.2%) were in Category “01” (permanent total disability); 182 (38.7%) were in Category “03” (temporary disability), and 10 (2.1%) were in Categories “02” or “02A” (rehabilitation participation or rehabilitation assessment period). The table below shows the number of members in each disability category by age ranges.

CATEGORY 01			CATEGORY 02		
Age	Count	%	Age	Count	%
21 - 30	0	0%	21 - 30	1	20%
31 - 40	8	2.9%	31 - 40	1	20%
41 - 50	40	14.4%	41 - 50	2	40%
51 - 54	50	18.0%	51 - 54	1	20%
55-59	174	62.5%	55-59	0	0%
>60	6	2.2%	>60	0	0%
AVG: 55	Total 278	100%	AVG: 40	Total 5	100%

CATEGORY 02A			CATEGORY 03		
Age	Count	%	Age	Count	%
21 - 30	0	0%	21 - 30	8	4.4%
31 - 40	1	20%	31 - 40	33	18.1%
41 - 50	2	40%	41 - 50	46	25.3%
51 - 54	0	0%	51 - 54	27	14.8%
55-59	2	40%	55-59	52	28.6%
>60	0	0%	>60	16	8.8%
AVG: 48	Total 5	100%	AVG: 49	Total 182	100%