

THINKING of filing a long-term disability claim?

Here are some key things to consider before and during the application process.

BEFORE YOU APPLY

Have you **explored all opportunities** for a medical accommodation with your employer?

LTD benefits are only paid if you meet the definition of disability (unable to perform a 60 per cent schedule of the significant duties of your specific assignment) and medical accommodations have been explored and exhausted. Reach out to your ETFO local if you need support.

Have you **participated in reasonable and customary treatment** with a specialist for your disabling condition(s)?

If not, speak with your doctor about a referral. You should be having regular treatments with your physicians every 2-4 weeks.

Have you **complied with all recommended treatments and therapies**, including recommended or prescribed medications?

You'll need to show that you've been following doctor's orders. Discuss any medication side effects with your physician.

Have you **been contacted by OTIP's early intervention program**?

This confidential, free service can be very helpful in providing rehabilitation assistance and other services to assist in the treatment of your disabling condition(s), and may even help prevent your need to make a claim.

SUBMITTING THE APPLICATION

Do you have **all of your supporting documents**?

If your physician has recommended an extended absence from your specific assignment, make sure they complete and submit the Attending Physician's Statement of Disability for Physical Health Condition and/or Mental Health Condition. You'll also need to complete a Member Statement. Contact OTIP if you have any questions about the submission process and requirements.

Are you **aware of the deadlines** to file your LTD claim?

Claims should be submitted no later than 12 weeks before your paid sick leave and short-term disability leave days are exhausted. Claims must be submitted within six months of the date of disability (some exceptions apply).

Have you **prepared for the member interview** with OTIP?

This compulsory interview gives you a chance to provide more information not captured in the forms. See ETFO's Member's Guide to LTD for suggestions for how to prepare.



NEED MORE INFORMATION?

ETFO's Member's Guide to LTD contains detailed information about the LTD plan, the application process, and tips for a successful claim.

