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THE CPCO LONG TERM DISABILITY PLAN Will Look After You

*... Beginning with a Call to the First
Alert/Early Notification Program*

First Alert/Early Notification Service: In order to assist you in the claims process the First Alert service is an integral part of the LTD Plan. Once you have been absent from work for 15 days due to illness or injury, you are advised to contact the LTD Department at Johnson Inc. at 1-877-709-5854 or at cpcoclaims@johnson.ca. The following authorization allows Johnson Inc. to begin assisting you with the claims process as efficiently as possible. In the event that an LTD claim is filed, it will also serve to authorize Johnson Inc. to notify CPCO of your claim.

If you are participating in the CPCO Long Term Disability (LTD) Plan, the above may sound familiar, as it appears on the application form you completed when you enrolled in the CPCO Benefits Program. What does it mean? Here are some answers.

Who is involved in the CPCO Long Term Disability (LTD) Plan?

- the plan provider: The LTD Plan is made available through the Catholic Principals' Council of Ontario to participating principal/vice-principal districts
- the plan administrators and claims facilitator: Johnson Inc.
- the insurer: RBC Life Insurance Company

What is the First Alert/Early Notification Program?

The First Alert/Early Notification Program is a service that provides the member a first point of contact when contemplating filing an LTD claim. This service provided by Johnson Inc. also serves as a central communication point with all parties involved in the claims process, throughout the life of the claim. As a claims facilitator, one of Johnson Inc.'s roles is to answer any member questions, even *before* the member is ready to file an LTD claim.

The claims adjudication process can be slowed down considerably by delays in medical information such as specialist reports and claims forms. The initial contact through the First Alert becomes a very important component in helping the member through the

process, to receive any LTD benefits to which he/she is entitled as quickly as possible.

In case of a potential LTD claim, whom does the member contact?

After 15 days of being absent from work due to illness or injury, the member should consider accessing Johnson's First Alert/Early Notification Program. Contacting Johnson Inc. within this timeline will help minimize any unnecessary delays that could cause the adjudication process to extend beyond the end of the member's elimination period (the 100 or 150 calendar day period prior to the start of benefit payments).

Through conversation(s) with the member, a representative of the LTD unit at Johnson Inc. will assist the member in understanding his or her options. If the member decides to file a claim, Johnson Inc. will thoroughly discuss the LTD claims process and then forward the LTD claims kit to the member for completion.

The member will be reminded to contact their board directly to discuss their options regarding any board benefits such as health or dental plans.

Who supports the member during the claim process?

As the claims facilitator Johnson Inc. will provide front line support to assist the member from the first call to an eventual return to work. The LTD unit representatives ensure that all the forms are completed and sent to the insurer within 24 hours of receipt. They follow up with the insurer regarding the status of the claim and liaise between the insurer and the member.

CPCO's role with respect to the LTD plan is that of an advisor and advocate. The member is encouraged to contact CPCO, though this is not a required step in the claims process. Please note that member privacy is respected. Johnson will not disclose any particulars of any claim with CPCO without the member's express consent.

In the instances where CPCO is involved in the claim, the return to work or rehabilitation process is generally more successful, with a smoother transition for the member.

Who manages the paperwork?

Johnson manages the paperwork during the claims process from submission of the forms to the return to work. The LTD unit liaises with the employer, member and insurer to eliminate unnecessary delays in the adjudication of the claim.

FIRST ALERT EARLY NOTIFICATION PROGRAM

In order to assist you in the claims filing process, the First Alert/Early Notification Program is included as part of the LTD Plan. Once you have been absent from work for 15 days due to illness or injury, please contact Johnson's LTD Department toll free at 1-877-709-5854 or e-mail cpcoclaims@johnson.ca. This will enable Johnson Inc. to begin assisting you with the claims filing process as early as possible to ensure a smooth transition, through your absence to LTD benefits, if your illness continues.

You are not obligated to contact Johnson Inc. at the stated 15-day mark. Your claim will still be considered if you choose to wait longer. However, the LTD claim application process may take from four weeks to three months.

Consider the following in your decision to contact Johnson Inc.:

- number of sick days available, banked or already used;
- number of sick days required for your retirement gratuity (for applicable boards only);
- ability to buy back sick days used from your board; and
- the nature of your diagnosis and medical information required for the claim, including pending tests, doctor/specialist reports, etc.

It is strongly recommended that you not wait until the end of your elimination period to get the process started. Even if you do not think that you will need to submit a claim, call the First Alert/Early Notification number. Speaking to someone experienced in this area will help you decide your next best step.

Additional Information

Other insurance coverage such as Home, Auto, Medoc® Travel and Critical Illness Insurance are also available to members and associate members of CPCO.

For more information on the CPCO Benefits Program, visit the CPCO website at www.cpco.on.ca or contact Nelly Kelders at 416-483-1556.

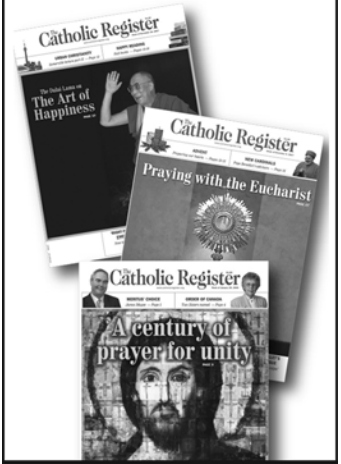
If you would like to confirm the coverage you currently have under the program, visit Johnson Inc.'s, Members Only website at www.johnson.ca or call 1-800-461-4155.

The Benefits Advisory Committee is always looking at ways to improve the coverage and services offered within the program. If you have any comments or suggestions, or if you would like to share an experience you have had with the program, e-mail us at nkelders@cpco.on.ca.

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