

## REPORT TO THE 103RD LTD FULL BOARD

**Re:** Rehabilitation Report # 44

**Date:** January 20, 2010

**From:** Anthony Gould  
Director, LTD Benefits & Rehabilitation

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This report covers the period from January 1, 2009 to September 30, 2009.

At the beginning of the year 1446 members were in receipt of LTD benefits. This included 244 (17%) members who received collateral benefits only. At the end of September 2009, the total declined 8.3% to 1326 members on LTD. Of these, 810 (61%) received both a cheque and collateral benefits, while 516 (39%) received collateral benefits only.

Of the 1326 members receiving LTD benefits at the end of September 2009, 887(67%) were in Category "01" (permanent total disability); 338 (25 %) were in Category "03" (temporary disability), and 101 (8%) were in Categories "02" or "02A" (rehabilitation).

The chart below shows the number of members in each category by average age and age range.

CATEGORY 01			CATEGORY 02		
Age	Count	%	Age	Count	%
21 - 30	3	0.3%	21 - 30	3	5.7%
31 - 40	19	2.2%	31 - 40	19	35.8%
41 - 50	173	19.5%	41 - 50	19	35.8%
51 - 54	196	22.1%	51 - 54	8	15.1%
55-59	496	55.9%	55-59	4	7.6%
<b>AVG: 54</b>	<b>Total 887</b>	<b>100%</b>	<b>AVG: 43</b>	<b>Total 53</b>	<b>100%</b>

CATEGORY 02A			CATEGORY 03		
Age	Count	%	Age	Count	%
21 - 30	5	10.4%	21 - 30	10	3.0%
31 - 40	5	10.4%	31 - 40	42	12.4%
41 - 50	20	41.7%	41 - 50	126	37.3%
51 - 54	7	14.6%	51 - 54	84	24.8%
55-59	11	22.9%	55-59	76	22.5%
<b>AVG: 46</b>	<b>Total 48</b>	<b>100%</b>	<b>AVG: 48</b>	<b>Total 338</b>	<b>100%</b>

### **New LTD Claims Approved**

From January 1, 2009 to September 30, 2009, the Plan approved 145 new LTD claims. This reflects a 43% decrease in new claims when compared to the 257 new LTD claims approved over the same period in 2008.

### **Caseloads**

Over the first 9 months of the year, there were a total of 312 new referrals to Rehabilitation Services (STD and LTD), down 119 cases (28%) from the 431 cases opened over same period last year.

At the end of September, there were 457 cases assigned to the Rehabilitation Counsellors, for a caseload average of 57. This is down 17% from an average of 69 cases per counsellor at the beginning of the year, and down 22% from an average of 73 cases at the end of September 2008.

### **Return to Work Outcomes**

As of the end of September 2009, the Rehabilitation Counsellors had successfully assisted a total of 196 members return to work. Of these, 168 (86%) returned to work in their own occupation with the same employer, either directly (96%) or with job modifications (4%). Of the remaining 28 members, 3 returned to work in a different occupation with the same employer; 5 found work with alternate employers in the forest industry; and 20 secured new employment outside the forest industry.

Of the 196 members who returned to work, 121 were Early Intervention, STD cases (62%), and 75 were LTD cases (38%). Of the STD claimants, 115 returned to work in their own occupations, and 6 secured work in new occupations. Of the 75 LTD claimants, 53 returned to work in their own occupation and 22 found work in alternate occupations, both within the forest industry (5) and outside the industry (17).

The counsellors closed an additional 31 cases for return to work reasons. The latter category captures those cases where rehabilitation services are complete and a return to work is expected and pending at time of case closure.

Overall, of the 259 members who were on STD or LTD and fit to return to work, 196 successfully returned to work (76%), and a combined total of 227 were either at work or expecting a return to work at time of case closure (88%).

Of those members who were fit to return to work but did not, reasons were as follows: LTD claim terminated (7); WCB or ICBC claim activated (12); relocated or unable to locate (5); and inactive/non-compliant (8).

There were an additional 25 rehabilitation case closures for members who retired over the first 9 months of 2009 (14 STD; 11 LTD). This compares to a total of 12 retirements over the same period in 2008.

### **Rehabilitation Expenses**

Rehabilitation expenditures over the period January 1, 2009 through September 30, 2009, totalled \$295,169 relative to a budget of \$515,467. The positive variance of \$220,297 was primarily linked to a reduction in new referrals and caseload sizes, coupled with lower than anticipated costs for physical conditioning and assessment services (\$119,222 under budget); travel and accommodations to access services (\$53,623 under budget); and expenditures for education and training to help members secure work in alternate occupations (\$46,108 under budget).

### **Canada Pension Plan Appeals and Reconsiderations**

Over the period January 1, 2009 to September 30, 2009, two of our Rehabilitation Counsellors, Gordon Phillip and Steve Matovic, successfully appealed nineteen (19) CPP-D claims for an estimated total offset of \$1,163,961. Of the nineteen (19) appeals, sixteen (16) were won at the reconsideration stage and three (3) were approved at the second level, Review Tribunal. We are currently awaiting decisions on ten (10) additional appeals that have been submitted to the Review Tribunal (8) and Pension Appeal Board (2).