

REPORT TO THE 109th LTD FULL BOARD

Re: Rehabilitation Report # 50

Date: November 9, 2011

From: Anthony Gould
Director, LTD Benefits & Rehabilitation

This report covers the period from January 1, 2011 to September 30, 2011.

At the beginning of the year, 1145 members were in receipt of LTD benefits. This included 453 (40%) members who received collateral benefits only. At the end of September 2011, the total declined by 7.9% to 1054 members on LTD. Of these, 637 (60%) received both a cheque and collateral benefits, while 417 (40%) received collateral benefits only.

Of the members receiving LTD benefits at the end of September 2011, 748 (71%) were in Category "01" (permanent total disability); 248 (23%) were in Category "03" (temporary disability), and 58 (6%) 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	2	0.3%	21 - 30	3	10.7%
31 - 40	19	2.5%	31 - 40	9	32.1%
41 - 50	129	17.2%	41 - 50	10	35.7%
51 - 54	165	22.1%	51 - 54	4	14.3%
55-59	433	57.9%	55-59	2	7.2%
AVG: 54	Total 748	100%	AVG: 42	Total 28	100%

CATEGORY 02A			CATEGORY 03		
Age	Count	%	Age	Count	%
21 - 30	0	0 %	21 - 30	8	3.2%
31 - 40	8	26.7%	31 - 40	29	11.7%
41 - 50	8	26.7%	41 - 50	85	34.3%
51 - 54	9	30.0%	51 - 54	70	28.2%
55-59	5	16.6%	55-59	56	22.6%
AVG: 46	Total 30	100%	AVG: 49	Total 248	100%

New LTD Claims Approved

From January 1, 2011 to September 30, 2011, the Plan approved 89 new LTD claims. This compares to 112 new LTD claims approved over the same period in 2010.

Caseloads

Over the first nine months of the year, there were a total of 315 new referrals to Rehabilitation Services (STD and LTD). This is up by 56 cases, or 22% from the same period last year.

At the end of September 2011, there were 352 cases assigned to seven Rehabilitation Counsellors, for a caseload average of 50. This compares to 409 open cases and a caseload average of 58 at the end of the September 2010.

Return to Work Outcomes

From January 1 to September 30, 2011, the Rehabilitation Counsellors successfully assisted a total of 200 members return to work. Of these, 177 (89%) returned to work in their own occupation with the same employer, either directly (92%) or with job modifications (8%). Of the remaining 23 members, 7 returned to work in a different occupation with the same employer; 3 found work with alternate employers in the forest industry; and 13 secured new employment outside the forest industry.

Of the 200 members who returned to work, 131 were early intervention, STD cases (65%), and 69 were LTD cases (35%). Of the 131 STD claimants, 129 returned to work with the same employer, either in the same occupation (126) or alternate occupation (3), and 2 secured new employment outside the industry. Of the 69 LTD claimants, 55 returned to work with the same employer, either in the same occupation (51) or alternate occupation (4), and 14 secured new employment, either within the forest industry (3) or outside the industry (11).

The counsellors closed an additional 23 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 236 members who were on STD or LTD and fit to return to work, 200 successfully returned to work at time of case closure (85%), and a combined total of 223 were either at work or expecting a return to work at time of case closure (94%).

Of the 13 members who were fit to return to work, but did not, reasons were as follows: WCB claim activated for Voc. Rehab (2); LTD claim terminated (5); inactive/non-compliant (6).

There were an additional 5 rehabilitation case closures for members who retired in the first nine months of the year. There were 8 retirements over the same period in 2010.

Rehabilitation Expenses

Rehabilitation expenditures over the period January 1 through September 30, 2011, totalled \$149,178 and were \$93,971 under budget. The largest segment of rehabilitation expenditures was applied to the funding of physical conditioning and assessment services to prepare members for return to work (\$67,481), the associated costs of travel and accommodation to help members access services (\$25,048), and the sponsorship of education and training programs to help members secure work in alternate occupations (\$45,422).

Canada Pension Plan Appeals and Reconsiderations

Over the period January 1, 2011 to September 30, 2011, three of our Rehabilitation Counsellors, Gordon Philip, Steve Matovic, and Brian Lukyn successfully appealed seven (7) Canada Pension Disability claims for an estimated total offset of \$639,600.

Of the seven appeals, all were won at the reconsideration stage. We are currently awaiting decisions on two (2) additional appeals that have been submitted for reconsideration and three (3) that had been submitted to the Review Tribunal.