Non-Occupational Long-Term Disability (LTD) – A Long-Term Absence Due to Medical Reasons

Upon completion of a medically substantiated short term disability (STD) leave and following a ninety (90) calendar day absence, eligible employees may be able to apply for long term disability (LTD) benefits, through the University's insurance provider, Sun Life. Eligible employees will be provided with an application package from Occupational Health and Wellness (OHW) on or about the 50th calendar day of absence.

It is important that employees and their physicians complete and submit the appropriate claim application forms, in a timely fashion to avoid any interruptions in pay, should the claim be approved.

Sun Life's Abilities Case Managers will consider a number of different factors when assessing the information provided about a claim. They review the medical information received, the tasks required to be performed at work, and how the illness or injury would affect the ability to perform those job duties.

As part of this review process, Sun Life may need to conduct telephone interviews with you, the University, and your physician. From time to time, you will also be required to provide documentation regarding your continuing disability. Sun Life will determine the frequency and details regarding such updates.

If you require assistance or have any questions related to the LTD process, please contact OHW by email [1], or phone at 519-824-4120 ext. 52647.

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Links
[1] mailto:ohw@uoguelph.ca