Understanding the Disability Claim process

Step 1 — Paperwork
Your plan administrator will provide you with the necessary forms. There are three:
1. **Employer form(s)** to be completed by your plan administrator.
2. **Employee form(s)** to be completed by you.
3. **Medical form** to be completed by your doctor with all clinical notes, consultation reports and test/investigation reports from the date disability started to the current date.

If you have both Short Term Disability (STD) and Long Term Disability (LTD) with Pacific Blue Cross, only one set of forms is required for both benefits. Please submit them as soon as possible once you are away from work. For Long Term Disability (LTD) plans without STD, Pacific Blue Cross recommends that you submit all forms at least eight weeks prior to the end of the LTD waiting period.

Step 2 — Assessment
**Pacific Blue Cross will review the information provided:**
Do we have everything we need to assess your claim?
- If your claim is approved, move on to Step 3.
- If we don’t have everything we need to make a decision about your claim, we will ask you for more information. This may include a telephone interview with you and/or your employer to determine how your current function affects your ability to do your day-to-day job.

Step 3 — Payment
**How much?** Payment periods depend on the arrangements made with your plan administrator. The amount payable also depends on your policy. Consult your benefits booklet.

**When?** Payment will be issued after the waiting period has ended.
- STD is paid weekly or bi-weekly.
- LTD is usually paid monthly.

Step 4 — Develop a plan
Pacific Blue Cross’ case management philosophy is based on our belief that for many situations an early and safe return to work is a healthy part of recovery.

If you require assistance, we will work with you and your employer to develop a return to work plan specific to your needs.

Step 5 — Return to work
It can be difficult to go back to work after a long absence. We will work with you to help you integrate back into your workplace.