

Helping You During a Difficult Time



Who is BC Life?

British Columbia Life and Casualty Company (BC Life) is based in British Columbia and owned by Pacific Blue Cross. In addition to supporting employees who are experiencing a disability, we also provide life insurance products for BC residents.

As your disability benefits provider, we understand how difficult it can be when you're no longer able to do everything you did before; when an accident or illness prevents you from working. What we also know is that work is an integral part of living a meaningful and productive life.

Reflecting on his momentous *Man In Motion World Tour*, Rick Hansen said:

"The original vision was not to raise money. It was to demonstrate the potential of people with disabilities if barriers were removed. The intention was to draw attention to the fact that people with disabilities could make great contributions and achieve amazing things if they put their mind to it and society was enabling."

At BC Life, we believe there is a difference between having symptoms and being disabled. There is also a difference between being disabled from your occupation and disabled from work in general. Our goal is to help navigate these differences and remove barriers to help you get back to making the most of your abilities. We want to help you get back on track so you can move towards achieving what you are capable of.

It's not a one-person show, it's a partnership

A disability is a period of transition. In order to best support you through this difficult period in your life, we work with you, your employer or plan administrator and various other support systems. Our success depends on our ability to work collaboratively.

It's OUR responsibility to

- Conduct prompt and fair assessments
- Work with you to develop a return to work plan
- Communicate openly and completely with you
- Partner with you and your employer to ensure an early and safe return to work
- Determine your ability to function in a workplace

It's YOUR responsibility to

- Provide us with complete information, including completed claim forms with supporting medical documentation
- Let your supervisor/manager know how you are doing and provide updates on your progress
- Actively participate in evaluations and telephone interviews
- Help to develop a return to work plan

It's YOUR EMPLOYER'S or PLAN ADMINISTRATOR'S responsibility to

- Provide accurate information to BC Life including insurance details and job information
- Be actively involved in helping you return to work
- Keep open and continuous communication with you while you are away from work

Contact BC Life

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