

**IWA-FOREST INDUSTRY LTD  
PLAN  
&  
EVERGREEN RMS  
  
REHABILITATION  
SERVICES**

**CONIFER – October 20, 2016**



**Steve Matovic, Director, LTD Benefits & Rehabilitation**  
**Angeline Donald, Rehabilitation Counsellor**

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**Who Are We?**

**Steve Matovic** – Burnaby office: Director of LTD Benefits & Rehabilitation

**Seven Rehabilitation Counsellors Serving B.C.**

- **Angeline Donald** – Prince George office: Central Interior, Northeast & Big River SK
- **Cliff Dundas** – Southern Vancouver Island & the Highway 16 corridor from Vanderhoof to Houston
- **Gordon Philip** – Burnaby office: Southern Interior & Cariboo CPP Disability Appeals
- **Lincoln Cundiff** – Penticton office: Southern Interior and the Kootenays
- **Gabriel Horvath** – Burnaby office: Southern Interior & Quesnel
- **John Kim** – Burnaby office: Lower Mainland & Squamish
- **Brian Lukyn** –Comox office: Northern Vancouver Island, Central & North Coasts, CPP Disability Appeals




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**Rehab Counsellors: experienced, qualified, responsible & connected**

- 7 rehab counsellors (100+ years of IWA-FI rehab service) with solid qualifications & values
- Hands-on case management, counselling, organization of rehab services & RTW
- The biopsychosocial model is used to address the whole person & the social/work context
- Regional counsellors to support relationships with: employers, USW, rehab providers, community resources & medical professionals




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### Research confirms Rehab Professionals are key to RTW Success

*“Rehabilitation and occupational health professionals can be key to RTW success because they are a bridge between the workplace and the healthcare system. These professionals are able to communicate with health specialists, to visit worksites to assess RTW conditions, and to offer tailored advice that is sensitive to the workers’ immediate work environment.”*

Franche et al, Institute for Work & Health, 2004

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### Solid LTD Administrative Support

- Excellent coordination of early rehab referrals to the counsellors
- Prompt early rehab contact letter sent with rehab brochure & member rights enclosed
- Efficient handling of rehabilitation expenses to support members’ recovery plans
- Supported transition from WI to LTD for members with a severe or extended disability

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### What Is Rehabilitation?

- Rehabilitation is a process to promote the recovery of a person disabled by illness or injury
- Rehabilitation aims to increase the readiness for a person affected by disability to return to important life roles including suitable work
- Each person is ultimately responsible for engagement with their own rehabilitation plan

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### What is a Disability?

- A physical and/or mental impairment that prevents or restricts a person's normal activities and important life roles
- An impairment is a person's loss of normal psychological, physiological, or physical function



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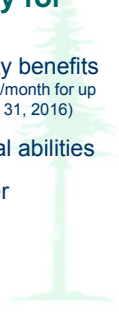
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### Some Effects of Disability for Members

- Less money when receiving disability benefits (WI \$2760/month, EI sickness amount max. \$2327/month for up to 15 weeks after WI, LTD \$2300/month since July 31, 2016)
- Limited/restricted work & recreational abilities
- Loss of the person's role as a worker
- Strain on the member's family
- Increased stress levels



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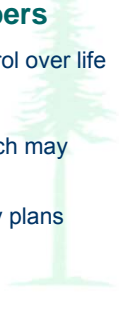
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### Some Possible Long Term Effects of Disability for Members

- May develop a sense of loss of control over life
- Loss of privacy
- Reliance on the medical system which may include long delays and uncertainty
- Reliance on payments from disability plans



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### When do Rehabilitation Services get Involved?

- Rehabilitation services are offered to members during the short term disability (weekly indemnity) period, but their participation is voluntary
- During the LTD period the timing and extent of rehabilitation services offered to members depends on their level of recovery and the claim category. Member participation is required if rehabilitation is medically supported

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### Early Rehabilitation Services

- BC Life refers members of the NIFIBP for rehabilitation services after 4 weeks of WI (STD)
- NIFIB has contracted for services with the Evergreen RMS since January 2014
- Evergreen RMS is a society that is a subsidiary of the LTD Plan to deliver rehab services to members of H&W Plans on a cost recovery basis

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### Research supports early Rehab Involvement at 4 to 6 weeks

The start of the sub-acute stage of recovery is the “sweet spot” to assess members for rehab needs. Sub-acute: runs 4-12 weeks post-onset

**“The connection of clinical interventions to a workplace goal in the sub-acute phase is critical for safe and timely return to work”**

Brooker et al, [www.qp.gov.bc.ca/vcwcr/research/brooker-disability.pdf](http://www.qp.gov.bc.ca/vcwcr/research/brooker-disability.pdf)

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### Why Early Rehab Contact at the Sub-Acute stage (4 to 6 weeks)?

*“There should be a Gateway that a) identifies workers after about six weeks sickness absence, b) directs them to appropriate help, and c) ensures the content and quality of the interventions provided.”*

From a U.K. based task force on vocational rehab that considered 450 scientific reviews & reports most published between 2000-2007  
Waddell et al, Vocational Rehabilitation What Works, For Whom, and When?

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### Research: Timing & Continuity of Rehab

- Most workers within the first six weeks of sickness absence, need work-focused healthcare coupled with proactive workplace management.
- A minority of workers (5 to 10%), who are having difficulty returning to work after about six weeks sickness absence, need a structured vocational rehabilitation intervention.
- The long-term incapacitated, who are about 6 months out of work need an intervention that can address the substantial personal and social barriers, including help with re-employment.

Waddell et al, Vocational Rehabilitation

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### Current Rehabilitation Practices

- Non-adversarial rehabilitation promotes members' trust to work with rehab counsellors
- Members referred by WI plans at 4 weeks disability
- Rehab Guidelines: A legacy of best practices from CARF accreditation from 2012 to 2015 included in the LTD Trustee's Orientation Manual
- Seamless rehab contact for members from WI to LTD

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### Non-adversarial Rehabilitation

- Informed consent from members to participate in rehabilitation lays a foundation for trust
- Rehab Counsellors act in the member's best interest, within limits
- Commitment Agreements developed in cooperation with members during LTD
- *VRA Canada Code of Ethics*
- *Rights of Members Receiving Rehabilitation*

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### Rights of Members receiving rehabilitation services

- Be treated with dignity and respect
- Be informed of the rehabilitation benefits and services available to you
- Ask questions and receive appropriate and satisfactory explanations
- Be heard and listened to with understanding and encouragement
- Fully participate in developing and achieving an individual rehabilitation plan

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### Rights of Members receiving rehabilitation services cont.

- Have your records protected by confidentiality and know the limits of confidentiality
- Have access to your records with appropriate authorization
- Exercise freedom of choice and make informed decisions when electing to accept or decline services
- Be free to report complaints and appeal decisions and have access to advocacy

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### Activation of Members during STD

- Attending the recreation centre, pool or yoga
- Attending classes or courses for mental activation
- Reconnecting with the employer or union local
- Accessing the Employee Family Assistance Program or other counselling
- Developing a plan for a return to suitable employment appropriate for their abilities

Note: there is no age limit for early rehab referrals

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### Why is Early Activation Important?

- Workers need to continue to do what is in their control to stay active within safe limits
- Promotes overall health and wellness to have the best chance for recovery
- Activity is important to maintain both mental health and physical strength and function
- Rehabilitation can only be successful to the extent the worker engages and participates

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### Members Returning to Work

- Following medical recovery, members' return to work efforts are supported and encouraged
- The first priority is returning members to their own job and same employer in the forest industry
- Members are supported to work outside the forest industry only after options to return to their own employer have been ruled out

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**The Return to Work Hierarchy**

- 1 ....The member's pre-disability job and employer
- 2 .... An alternative/modified job at the same employer
- 3 .... A job with a different employer in the forest industry
- 4 .... A job with a different employer in any industry
- 5 .... Retraining for a new job outside the forest industry




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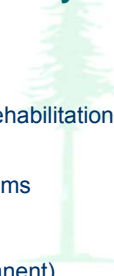
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**Tools to Assist Members to Return to Work in the Forest Industry**

- Functional Capacity Evaluations
- Job site evaluations
- Work conditioning or occupational rehabilitation programs
- Counselling for mental health problems
- Graduated return-to-work schedules
- Modified duties (temporary or permanent)




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**Rehab Contact with Employers**

- Relationships build trust to support RTW
- Counsellors confirm job availability, job demands & identify concerns
- Counsellor needs to understand the shifts, transportation needs, job requirements, and procedures for clearance for RTW
- Familiarity with EFAP & extended health benefits available to support recovery




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### How can employers support RTW?

- Focus on supporting the worker's recovery & maintain contact to encourage eventual RTW
- Encourage to work with the rehabilitation counsellor from Evergreen
- Focus on the worker's level of function and the key functional demands of the job
- Modified duties or graduated schedule help to support earlier and safer RTW

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### Employer Best Practices for Disability Management

- Have a policy to support RTW practices with education for staff and workers on expectations
- Training for staff on issues such as mental health first aid, and respectful workplace behaviors
- Support awareness of your EFAP program
- Contact your rehab counsellor from Evergreen

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### Evidence of Successful Rehab

- Evergreen Rehab Outcomes Reports to H&W Plans confirm excellent RTW results: 75% of members RTW before 26 weeks of WI
- Reductions in the number of members on LTD
- Decreased rehabilitation costs for the LTD Plan
- Positive Rehab Member Satisfaction Surveys

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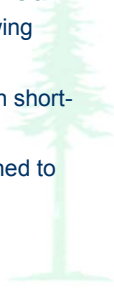
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## Return to Work Outcomes 2015 Evergreen & LTD combined

- 517 members returned to work following referral for rehabilitation services
- 443 or 86% returned to work while on short-term disability (WI) benefits
- 74 or 14% were members who returned to work from LTD claims



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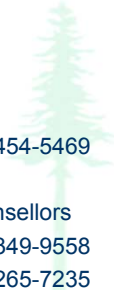
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## Rehab Contacts

Please contact:

Steve, Director LTD & Rehab  
steve.matovic@iwafibp.ca Ph. 604-454-5469

Angeline, Gordon or Cliff, Rehab Counsellors  
angeline.donald@iwafibp.ca Ph. 778-349-9558  
cliff.dundas@iwafibp.ca Ph. 778-265-7235  
gordon.philip@iwafibp.ca Ph. 604-454-5487



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## Questions ?



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## What is the IWA - Forest Industry Long Term Disability (LTD) Plan?

### > Jointly Funded Union & Multi-Employer Trust

- A negotiated legal arrangement where the member employees and employers have authorized the Board of Trustees to manage the assets (contributions and investment income) for the benefit of the eligible employees

### > A Self-insured Plan, where the benefit payments to members are not insured by an insurance company

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## What is the Purpose of the LTD Plan?

- Provides monthly payments; with medical, extended health & dental benefits to members who have been disabled for at least 26 weeks
- Set up to cover illness and injuries on and off the job for members of the Plan (after completion of WI and/or WCB wage loss benefits)
- Rehabilitation services are provided to members during both WI (STD) & LTD periods

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## Who does the Plan Cover?

- The forestry workers who belong to the USW Wood Council and work for a BC\*company that participates in the LTD Plan
- Approx. 11,300 active members participating in the Plan
- Approx. 730 members receiving LTD benefits (6.5% of the workforce)

\* Note: Carrier Lumber, Big River, SK is the one exception

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### Application Procedures

- Members on WI should receive an LTD application package by mail in the 5<sup>th</sup> month
- When a member's WCB wage loss ends, it is the member's responsibility to contact the LTD Plan and to provide a copy of the WCB decision letter



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### EI Sickness Benefits

- LTD Plan requirement for a member to apply for EI sickness or confirm ineligibility
- Apply at a local Service Canada office or on-line ([www.servicecanada.gc.ca](http://www.servicecanada.gc.ca))
- Normally paid for 15 weeks
- No LTD payments during this period, but collateral benefits are provided if approved
- Should apply 2 weeks before WI ends



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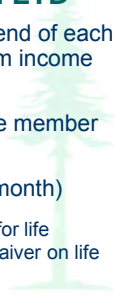
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### Benefits for Members on LTD

- Maximum payment of \$2300\* at the end of each month less any offsets (10% minimum income tax deducted)
- Extended Health, Dental, MSP for the member and eligible dependents
- IWA pension credits (125 hours per month)

Note: While on LTD, a member is covered for life insurance by their H&W Plan. There is a waiver on life insurance premiums during LTD.



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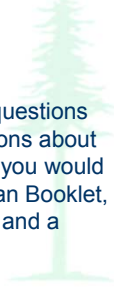
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### For Additional LTD Information

You can visit our website at:

[www.iwafibp.ca](http://www.iwafibp.ca)

Our website has a frequently asked questions (FAQ) section with answers to questions about LTD benefits. From the LTD website you would be able to download a copy of the Plan Booklet, the Rehabilitation Services pamphlet and a number of commonly used forms



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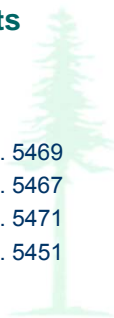
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### LTD Administration Contacts

Phone toll free 1-800-663-4384

Steve Matovic	Director	Ext. 5469
Bernie Gruber	LTD Supervisor	Ext. 5467
Sandra (M-Z)	Benefits Clerk	Ext. 5471
Shahnaaz (A-L)	Benefits Clerk	Ext. 5451



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