

# Navigating your Disability Claim

## GATHER REQUIRED FORMS



- » Employer Statement - completed by your Group Administrator
- » **Employee Statement** - to be completed by yourself
- » **Attending Physician's Statement** - to be completed by your treating physician

## SUBMIT YOUR CLAIM



- » Medavie Blue Cross (MBC) opens your claim after receiving the first claim form
- » MBC follows up with you and your employer for any missing claim forms
- » MBC informs you and your employer once the application is complete
- » Your claim is then sent to your case manager for review.

## YOUR CLAIM REVIEW



- » Case manager reviews your claim and relevant medical/job details.
- » They contact you to gather more information and answer questions.
- » A decision is made and shared with you and your employer.

## DECISION | IF YOUR CLAIM IS:

### Approved

- » Payment is issued.
- » Ongoing communication and return-to-work support from your case manager.
- » Periodic requests for updates or medical information.
- » MBC and your employer coordinate your return to work.

### Declined

- » No payment issued.
- » You may appeal the decision.
- » Your case manager explains appeal process.

### Pended

- » No payment issued.
- » More information required.
- » Case manager discusses next steps with you.

### CLAIM DECISION TIMELINES

STD/Salary Continuance claim decision: 5 business days  
LTD claim decision: 10 business days

## HELP

Call 1-877-849-8509 (8am to 5pm)

Visit [medaviebc.ca/en/members/disability-insurance](https://medaviebc.ca/en/members/disability-insurance)

