

BULLETIN

Can I go on long-term disability during my child's grave, lengthy illness?

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My daughter has been gravely ill for many weeks, and she will continue to receive traumatic treatments for many more months. I am so worried for her that I find it almost impossible to perform my job duties. Can I apply to go on long-term disability during this period?



It is not uncommon for our members to have to call upon our LTD plan in order to allow them to deal with the stress of caring for a loved one who is seriously ill.

We have members who have spouses who may have been injured in an accident, or who may have debilitating illnesses. As well, there are members who are struggling with the life-threatening illness of a child.

In each of these cases, the member will be under a great deal of stress and may experience reactive depression with all of its symptoms such as inability to concentrate, insomnia, and a general inability to function within a workplace which demands precision and accuracy. In such cases, the HSA member will require long term disability benefits to allow her to recover from the stress and depression she is experiencing during this traumatic period.

Regrettably, the LTD application forms, which must be completed by the member's physician, often are not properly filled in and the member may find her claim for LTD denied. This means she must then face the rigours of the appeal process (HSA provides a representative) during a period when he or she is least able to deal with it.

A word of advice for those who may find themselves in this situation: in order to qualify for LTD, you must have an identifiable psychological condition, which your doctor attests to the application form.

It is not good enough to say that "Ms. Smith is suffering stress due to the life-threatening illness of her child."

It is the policy of Metropolitan Life, the company that adjudicates the LTD plan, that stress is not an acceptable disability. What is required in the way of medical support is for the doctor to say in the application form that Ms. Smith is suffering from whatever the psychological condition may be which has been precipitated by the trauma. The symptoms and resultant disabilities of that condition must be explicitly set out. The doctor must say why the employee cannot do his or her job (e.g. inability to concentrate, vertigo, nausea etc.) and must state that the employee is under regular medical care.

If you face this unfortunate situation, please remember to talk to your doctor to ensure that your forms are filled out properly in the first instance.

Many doctors do not understand the guidelines of LTD plans and, however well-meaning, will improperly fill out the form by saying simply that the employee needs time off to care for a loved one.

Being painstaking with the paperwork in the first place may save you much frustration later on.

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