

ONA WINS



SUMMARY OF ANOTHER SUCCESS AS YOUR UNION STRIVES TO IMPROVE YOUR WORKING CONDITIONS

ONA member receives retroactive and monthly payments in LTD insurance appeal

Workplace: Hospital

The Issue

In November, 2013 an ONA member had a heart attack and was off work. Although while off work the member's physical health improved, she was diagnosed with major depression. The insurer ended the member's benefits noting that the member was physically able to work at a sedentary level and identified alternative occupations in which the member could work.

How ONA helped

ONA Labour Relations Officers – who have expertise in long-term disability appeals – and other ONA staff worked with the member to appeal her case to her insurance carrier.

In particular, ONA staff thoroughly reviewed the case file and noted that the insurer's own internal psychiatrist agreed that the member was not mentally fit to work in any occupation despite the fact that she was physically able to do so. In fact, the psychiatrist noted that a major therapeutic effort would need to occur in order for this member to return to work. In addition – and unintentionally – the member did not initially notify ONA about her mental health status.

Based on the information, ONA submitted an appeal to the insurance carrier and our member's claim was approved.

The Results

This successful appeal resulted in the member receiving a retroactive payment of more than \$31,000 and monthly payments of about \$4,500.

Significance

This win is significant because it highlights two important insights: One is to thoroughly review all information including insurance experts' opinions and; two, the need for members to share all medical information with ONA to ensure we have all of the facts for appeal.

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