

PENSIONS AND BENEFITS

LCBO Benefit Claim Denials

What type of insured benefits does the LCBO provide?

Depending on your employment status with the LCBO, the following benefits may be available to you:

- Supplementary Health and Hospital
- Dental
- Long Term Income Protection (LTIP)
- Life Insurance (including Basic, Supplementary and Dependent Life Insurance)

The LCBO benefit booklet outlines the different benefits that you are eligible for. Benefit coverage differs depending on your employment status with the LCBO (ie., casual, permanent part time or permanent full time).

What if I am denied an insured benefit by the insurer?

If you have submitted a claim to Great West Life and were denied a benefit that you believe is covered under your plan, you can dispute the claim.

The first step is to contact Great West Life directly and discuss why the claim was denied and what information may need to be submitted to have the claim accepted. Make sure you keep a record of the date, time and the name of the Customer Service Representative you spoke with.

If you still believe that your benefit claim should have been paid, discuss your complaint with your employer benefits administrator. Sometimes, submitting additional information directly to the insurance carrier may resolve the problem.

OPSEU can review the claim denial and attempt to resolve the dispute with the carrier. To do this you will need to send all of the documentation you have regarding your claim denial (copies of receipts, copies of the denial from Great West Life and any other information related to your claim) along with an explanation of the problem:

Attention: Cheri Hearty, Benefits Counsellor
OPSEU - Pension & Benefits Unit
5757 Coopers Avenue
Mississauga, ON L4Z 1R9
Telephone: (416) 443-8888 x5565
Toll Free: 1-800-268-7376 x5565
Fax: (905) 712-3009
Email: chearty@opseu.org



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Of course, before incurring any large expense it is always recommended that you check directly with the insurer to ensure there will be no surprises when it comes to your claim. In any interaction with the insurer, make sure you record who you spoke with, the date and time of the call and the outcome. Sometimes the call center people make mistakes too, and you want to make sure you don't pay for one of theirs.

If you have questions or concerns regarding your benefit plan, the Pension & Benefits Committee may be able to help. The LBED Pensions and Benefits Committee members are Susan Lusty (Chair), Stacey Sholtack (member), Donna Shea (member) and Kim Macpherson (OPSEU Benefits Counsellor).