

Clarification of recent CLHIA circular regarding new STD and LTD forms

On January 31, 2011, the Canadian Life and Health Insurance Association (CLHIA) sent out a circular informing of two new forms that have been developed in partnership with the Canadian life and health insurance industry and the Canadian Medical Association (CMA). The two forms are as follows:

- STD Attending Physician's Statement (APS)
- Attending Physician's Statement – Confirmation of Ongoing LTD

STD Attending Physician's Statement

On December 2, 2010, Sun Life released our new standard STD Attending Physician's Statement through a [Focus Update](#).

Our new STD APS was designed to align with the new CLHIA standard, knowing that the CLHIA was endorsing this new, generic version of the form. We were one of the first insurers to move to the new industry-standard STD APS, and we continue to be at the table for industry-wide changes such as this one.

While we encourage all plan sponsors and members to use our Sun Life branded STD APS, *we will also accept an STD claim submission using the generic versions posted on the CLHIA and CMA websites.*

Attending Physician's Statement – Confirmation of Ongoing LTD

We will not be using this form at this time.

This form is designed to be used in disability claim situations where the decision has been made that the member will remain entitled to benefits until the maximum duration of the coverage. When a claim reaches this point, we have exhausted all possible opportunities for returning the member to some form of gainful employment, so our ongoing management involves regular updates from the plan member, in addition to our rigorous oversight processes.

This form is **not** intended to be an **initial** Attending Physician's Statement for LTD.

Work is currently underway with the CLHIA to look at creating an industry-standard Initial Attending Physician's Statement for LTD, and we will pass on more information in the near future. Here is a [link](#) to the CLHIA circular.

Questions?

Please contact your Sun Life Financial group benefits representative.