

A FEW SIMPLE TIPS TO HELP YOU WITH YOUR DISABILITY CLAIM

In order to have the best possible chance of getting your disability approved by SMAART, it is essential that you provide detailed and timely medical documentation (often referred to as "clinical" information) to support the inability to perform your job. It is your responsibility to see that this is provided. You should continuously follow up with your doctor throughout your disability to be sure that he/she has provided medical information each time it is requested by SMAART.

Make sure that you read this document so that you can discuss these things with your doctor, and also give a **copy to him/her**, so they will know what type of information is needed. In addition, make sure that you give your doctor a copy of your Job Description (contact the Union Hall if you need a copy).

Several times we have heard the doctor doesn't know what else SMAART is looking for. While not EVERY case will get approved, the following is some general information to assist in getting the very best possible outcome. Although the doctor knows these terms, it is also important that you know what is needed to "perfect" your claim; that is, provide complete, timely and sufficient information so that your claim is approved:

- **FUNCTIONALITY** - Are you able to do your "everyday" activities at home, such as cooking, cleaning, etc.? If so, what is preventing you from working? NOTE: Transportation issues like your inability to drive is NOT considered under the disability plan. In other words, if you can perform the essential functions of your job with or without accommodation, then you are expected to be at work even if you have to find alternate means of transportation due to your inability to drive.
- **SEVERITY** - What is it that is so severe about your condition (i.e., the degree of impairment) that would keep you from doing your job?
- **OBJECTIVE DATA** - While it is helpful for the doctor to document your reported subjective complaints, SMAART wants to know what clear, obvious and objective symptoms or complaints the doctor observed during your office visits that would support your inability to work?
- **TEST RESULTS** - These are always helpful and also, if you have had similar testing in the past, it helps to be able to compare any changes. If you have had this condition for some time, and have been working, what happened that resulted in a change in your condition? What was the "triggering event?"
- **DIAGNOSIS/TREATMENT PLAN** - This seems pretty basic, but sometimes the doctor doesn't show ALL of the diagnoses. There may be more than one diagnosis, e.g., pregnancy complications with depression. If no diagnosis has been made but testing is being done, then have the member advise the doctor to provide medical documentation to show the functional impairment that he/she believes is preventing the employee from performing his/her job and why (e.g., the severity).
- **ANY MEDICATIONS-CHANGES/ANY REACTIONS/SIDE EFFECTS** - SMAART needs to be made aware of ALL of your medications and the reason(s) you are taking them.
- **ANY REFERRALS TO A THERAPIST, PHYSICAL THERAPY, PSYCHIATRIST, SPECIALIST, ETC.** - If you have been referred, please make sure that you notify SMAART and also ask these provider(s) to send their chart notes/test results to SMAART too.
- **IMPAIRMENT** - Here's the bottom line. Just because you have a diagnosis or a subjective complaint (e.g., undiagnosed pain), doesn't automatically mean that you're incapable of doing the essential functions of your job, with or without some modifications/restrictions. The provider must address the items shown above in detail and in a timely fashion to show what it is about your condition that is keeping you from doing your job.

SMAART prefers to obtain information telephonically, so please advise your doctor(s) to expect a call to request information. Also, make sure that you sign a SMAART release-of-information notice while at the doctor's office, to avoid any delays in the information sharing process. If your claim does get denied, it is sometimes helpful to take the denial letter to the doctor, so that he/she can see what was lacking.

Many union members are lulled into complacency in dealing with SMAART. This attitude should be discouraged. You should keep records of every contact you have with SMAART, including the person you spoke with, that person's title, the subject of the telephone call, and the resolution. Diligent work is the key to getting your claim approved. Members should also be encouraged to contact a lawyer to see if their rights under the Employment Retirement Income Security Act (ERISA) have been violated. For the name and number of a Union Privilege Attorney in your area, call your Union Hall.