

# Claim Review Process

To ensure that fair and impartial processes have been employed, every member who has filed a Proof of Claim, as defined by the HEB Manitoba *Disability & Rehabilitation Plan Text* (the Plan Text or D&R Plan Text), shall have a means by which the denial or discontinuance of Disability Benefits is reviewed in accordance with this Claim Review Process.

There are three levels at which the decision to deny or discontinue Disability Benefits under the Plan (the Decision) may be reviewed.

- The first level of review, a Level One Review.
- The second level of review, a Level Two Review.
- The third level of review, an Appeal Hearing, which is described in the Terms of Reference for Appeal Hearing document. Level One and Level Two Reviews must be completed first.

The right to an Appeal Hearing is conditional upon the member entering into a written agreement with HEB Manitoba confirming that:

1. the Appeal Hearing shall constitute a final and binding arbitration of the member's entitlement to receive, or continue to receive, Disability Benefits pursuant to the terms of the Plan;
2. both the member and HEB Manitoba are bound by the decision of the Arbitrator; and
3. the member is forever foregoing any right or entitlement to commence or continue any legal or other action, pursuant to the Plan, legislation, or otherwise subject only to the review provisions under s.44(1) *The Arbitration Act (Manitoba)*<sup>1</sup>.

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<sup>1</sup> C.C.S.M. C. A120

# I. Level One Review

## Definition

An in-house, independent assessment and review of all clinical and vocational documentation in a Claim file, or other information submitted by or on behalf of a member by the required date, up to and accompanying the Level One Review request. This information is referred to as the Level One Review Documentation.

## Goal

To determine whether there is a justifiable basis for the Decision to deny a Claim or terminate Disability Benefits and, if not, whether there is sufficient documentation on file to support a Decision to initiate or reinstate a member's Disability Benefits or to provide a rehabilitation referral.

All Decisions must be consistent with the terms and conditions of the HEB Manitoba *Disability and Rehabilitation Plan Text* (the Plan Text).

## Process for Initiating a Level One Review

A Level One Review shall be undertaken when a Claim has been denied or Disability Benefits have been discontinued, and the member requests, in writing, by the required date, that a Level One Review be completed.

## Procedure

The member must request a Level One Review, in writing, within 60 days of the date of the Decision. The request must be accompanied by all additional documentation and/or information that the member wishes to submit for review.

The Claims Specialist or designate acknowledges, in writing, receipt of the member's request for review and:

- reviews the file and makes a Decision to initiate or reinstate Disability Benefits where warranted,
- requests further assessment, or
- maintains the denial or discontinuance of Disability Benefits.

The Claims Specialist or designate communicates, in writing, within 14 calendar days, the Level One Review Decision to the member and provides information regarding Disability Benefits and/or Second Level Review requirements.

## II. Level Two Review

### Definition

An in-house, independent assessment and review of the Level One Review Documentation and all other information submitted by the member by the required date, up to and accompanying the Level Two Review request. This information is referred to as the Level Two Review Documentation.

### Goal

To determine whether there is a justifiable basis for the Decision to deny a Claim or terminate Disability Benefits and, if not, whether there is sufficient documentation on file to support a Decision to initiate or reinstate the member's Disability Benefits or to provide a rehabilitation referral.

All Decisions must be consistent with the terms and conditions of the Plan Text.

### Process for Initiating a Level Two Review

A Level Two Review shall be undertaken when a Claim has been denied or Disability Benefits have been discontinued, a Level One Review has been unsuccessfully undertaken, and the member requests, in writing, by the required date, that a Level Two Review be completed.

### Procedure

1. The member must request a Level Two Review, in writing, within 60 days of the Level One Review Decision. The request must be accompanied by all additional documentation and/or information that the member wishes to submit for review.
2. The Level Two Reviewer or designate acknowledges, in writing, receipt of the members request for review, prepares documentation, summarizes the case, and identifies any issues which need to be reviewed.
3. The Level Two Reviewer or designate forwards the file to a Supervisor or designate for assessment and arranges or schedules for follow-up in 14 calendar days.
4. The Supervisor or designate reviews the Level Two Reviewer's summary, the Level Two Review Decision, and all associated documents pertaining to the Level Two Review Request.
5. The Supervisor or designate:
  - reviews the file and makes a Decision to initiate or reinstate Disability Benefits where warranted,
  - requests further assessment, or
  - maintains the denial or discontinuance of Disability Benefits. The Supervisor or designate also documents the Decision, in writing, to the Claims Specialist, within 14 calendar days of receiving the Level Two Review request.
6. The Claims Specialist or designate communicates, in writing, within 14 calendar days, the Level Two Review Decision to the member and provides information regarding Disability Benefits and/or the Third Level Appeal Hearing.



# More Information

Contact your D&R Claims Specialist with any questions. Please be ready to quote your claim number.

## hebmanitoba.ca

Visit [hebmanitoba.ca](http://hebmanitoba.ca) for information about your benefits and to access the member portal.

### Member Portal

Log in to the member portal at [hebmanitoba.ca](http://hebmanitoba.ca). You can use the tools on the member portal to:

- See coverage and premium details for your HEB Manitoba benefits
- Update your personal information
- Report life events to keep your coverage up to date
- View your Annual Statements and other HEB Manitoba documents
- Communicate with us on a secure platform
- And more...

### Email

[DRinfo@hebmanitoba.ca](mailto:DRinfo@hebmanitoba.ca)

*Please do not include personal information in your email.*

### Fax

204-975-1165

### Mailing Address

HEB Manitoba  
900-200 Graham Avenue  
Winnipeg, Manitoba R3C 4L5

### Accessibility

This publication is available in alternate formats on request. To request an alternate format, please email us at [accessibility@hebmanitoba.ca](mailto:accessibility@hebmanitoba.ca).

### Telephone

Phone: 204-942-6591

Toll-free: 1-888-842-4233

### Privacy

Direct privacy-related questions, comments, or requests to:

HEB Manitoba Privacy & Policy Office

Phone: 204-975-3197

Toll-free: 1-855-975-3197

Email: [privacy@hebmanitoba.ca](mailto:privacy@hebmanitoba.ca)

You can read our Privacy Notice on our website at [hebmanitoba.ca](http://hebmanitoba.ca).