

Disability Denial Handbook & Resources



TAYLOR & BLAIR LLP

Experienced Vancouver Lawyers



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Disability Denial Handbook

Taylor & Blair LLP have created this handbook to assist as a guide to individual's who have had their legitimate disability claim denied. The information in this handbook can assist these individuals in appealing the decision to deny their disability claim and provide insight into the different avenues available to challenge your denial.

This handbook is not to be taken as legal advice. If you require legal advice regarding your claim for denied disability benefits contact the lawyers at Taylor & Blair LLP online at info@taylorandblair.com or call 604-737-6900 or toll free at 1-877-515-0903.



What To Do When Your Disability Claim Has Been Denied

Disability insurance is purchased to provide peace of mind and financial support when, due to injury or illness, an individual is rendered disabled from working. For many people losing the ability to work can be a significant blow. To find out that you won't be able to rely on the disability benefits you were counting on can be disastrous one.

Most people think of their insurance company as being "on their side". This couldn't be further from the truth. An insurance company is a business, and the goal of their business is to make a profit and the only way they can make a profit is to take in more money than they pay out. If an insurance company can think of a basis to deny a claim, they will, even if the basis is questionable at best.

Insurance companies can come up with many reasons to deny a disability claim, with the most common being:

- ▶ The cause of the disability is excluded in the policy language.
- ▶ Lack of sufficient medical evidence to support the claim.
- ▶ A misrepresentation on the application for the insurance policy.
- ▶ The insured refusing to participate in a return to work program or attend an independent medical examination when asked to by the insurance company.
- ▶ The disability claim was filed outside the timeframe laid out in the policy.
- ▶ Failure to be under the care of a medical practitioner.
- ▶ Failure to provide the insurer with requested documents.
- ▶ A change in the definition of "disabled" under the terms of the policy.
- ▶ Surveillance shows you doing things you said you could not do.

The good news is that there are steps you can take. It is important that you are proactive and that you stand up for your rights. If you don't have a lawyer representing you, you will need to be an advocate for yourself.

REQUEST YOUR FILE

The first thing you should do is request a copy of your entire file from your insurer. They have an obligation to provide it to you and it should contain all the information they have relating to your disability claim, including copies of any surveillance reports. This will assist in seeing how they came to the determination to deny your claim.

REVIEW THE DENIAL LETTER

You should also carefully review the denial letter and narrow the basis for the denial of your disability claim and what part of your insurance policy they use to support their denial. At the end of the day your relationship to your insurance company is strictly contractual and the language of your insurance policy will govern your entitlement to disability benefits. You can even contact the insurance adjuster who denied your claim to ask them to explain in detail why they denied your claim and what parts of your insurance policy support their decision. At the end of the day, even if they have denied your claim, they are still your insurer and owe you a duty of good faith.

MAKE AN APPOINTMENT WITH YOUR MEDICAL PROFESSIONALS

Another step to take would be setting up an appointment with your treating doctor and/or specialists to discuss the denial with them and get their opinion. Quite often a letter from your treating doctor and/or specialist can assist in fighting a denied disability. Often if the insurance company has even bothered to obtain a medical opinion, the opinion was made from a review of your medical records and

without an in-person meeting/evaluation. The evidence and opinion of treating doctors/specialists who have seen you over a period of time and in-person will carry far more weight than the opinion of an insurance company's hired gun who has never met you before.

APPLY FOR FEDERAL AND PROVINCIAL DISABILITY SUPPORT

If you believe your disability will likely be permanent or last for a prolonged period of time you can also apply to provincial and federal disability benefits. In British Columbia these provincial disability benefits are known as Persons With Disabilities (PWD) Benefits. Federal disability benefits are available to those who have paid into the Canadian Pension Plan (CPP) over their working years and they are known as Canadian Pension Plan Disability (CPP-D) benefits. If you are approved for either provincial or federal disability benefits this can help alleviate the financial burden caused by your disability and denial, as well as help support a challenge to the insurance company's decision to deny your legitimate claim.

Consulting a lawyer and having them go over your policy and the reason for your disability benefit denial can go a long way to help you decide the best way to challenge the denial of your disability claim.



Ways To Challenge The Denial Of Your Disability Claim

There are usually two different ways to attempt to resolve your denied disability claim, either through the insurance company's internal appeal process, or through the Court system. If you go through the insurance company's internal appeal process it will likely be the same insurance adjuster who already denied your claim deciding the appeal, while the Court system is independent.

THE INTERNAL APPEAL PROCESS

One way to attempt to resolve your denied disability claim is through the insurance company's internal appeals process. You do not need a lawyer to challenge an insurance company's decision to deny your claim (although you can have a lawyer assist if you would like) and their denial letter will often lay out the process for appealing their decision.

While the internal appeals process is attractive, more often than not, even a well put together appeal will not change an insurance company's decision to deny a disability claim. That being said, if you are going to attempt to use the insurance company's internal appeal process make sure you are mindful of the time frame in which you have to start a lawsuit as insurance companies will try to drag out the appeals process as long as they can to run out the clock for your time to start a lawsuit. This is because they know that once a limitation period has passed there is nothing even the best lawyer can do to revive your right to sue to enforce your right to your disability benefits.

Should you be successful in your appeal process the insurance company should pay you the disability benefit arrears you are owed from the date they stopped paying you until they put you back on policy. Thereafter you should continue to receive your monthly disability benefits for as long as you remain disabled under your policy.

THE LEGAL SYSTEM

The most effective way to challenge an insurance company's denial of your legitimate disability claim is to start a lawsuit. If an insurance company knows that the basis for their denial won't hold up under the scrutiny of a judge they will often work to resolve your claim for denied disability benefits.

At the end of the day insurance companies all make decisions based on how much money they feel they will have to pay out, and if they realize they will have to pay legal fees for lawyers to represent them, as well as pay out your disability claim at the end of the day, it makes financial sense for them to resolve the claim quickly to keep their legal fees down.

Another motivator to resolve denied disability claims is that once a lawsuit is started in British Columbia the Plaintiff (the one who started the lawsuit) will have a right to examine a representative of the insurance company under sworn oath to tell the truth. Most often lawyers will choose the insurance adjuster who originally denied your claim to examine under oath. Insurance companies do not like to have their employees examined under oath and will fight hard to attempt to resolve claims before this has to happen.

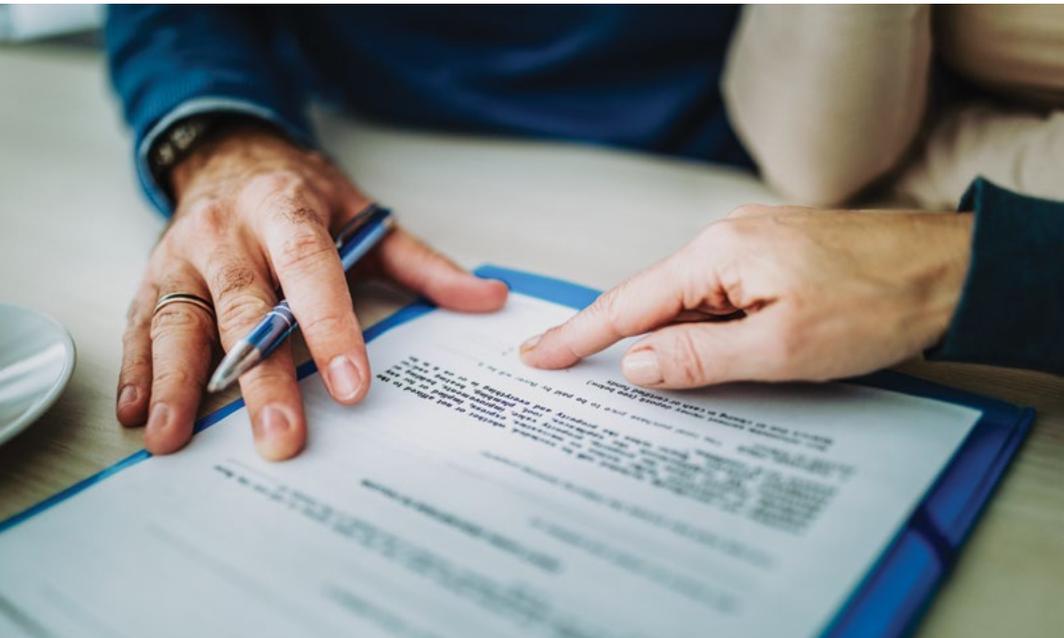
Quite often lawsuits to make insurance companies pay denied disability claims are resolved through settlement negotiations or mediation. If you are unable to resolve your lawsuit this you can go to trial to have a judge decide the case.

If you bring your claim all the way to trial, the only thing a judge can do is award you the arrears of benefits you should have been paid and order the insurance company to reinstate your policy and to follow their contractual obligations pursuant to the policy. This does not preclude the insurance company from trying to deny your claim at a later date and requires you do continue to deal with the insurance company going forward.

While a judge is not allowed to do so, often insurance company and the lawyers representing those denied disability benefits will come to an agreement to “pay-out” the policy through settlement negotiations before trial. When this happens both you and the insurance company agree on a lump sum amount of money which is paid to you all at once to satisfy any claim you have against the insurance company for denied disability benefits. Many people denied their disability claim prefer the pay-out route as it means they do not have to ever deal with their insurance company again.

TIME LIMITS

It is very important to know that regardless of how you chose to challenge the denial of your disability claim, there are timelines for challenging the denial, whether you choose to go through the internal appeal process or challenge the decision legally. You should contact a lawyer to discuss these timelines as soon as possible to ensure you do not miss a deadline.



Frequently Asked Questions

Why would my Insurance Company deny my claim?

Often people are surprised and feel betrayed that their insurance company would deny them for the very coverage that was paid for. The unfortunate reality is that this happens all too often and the truth is insurance companies care more about paying as little as possible on claims than they do about taking care of their customers.

Who decides whether to accept or deny my claim?

An employee of the insurance company called an insurance adjuster or claims adjuster usually decides whether or not to accept or deny insurance claims. While these adjusters act like they're on your side, their main goal is to pay out as little as possible for insurance claims.

What can I do to protect myself from insurance or claim adjusters?

Insurance or claim adjusters often only want to communicate by phone as there is no record of what is being said. Always try to have them communicate in emails or writing what they tell you about your insurance coverage. If they won't, take your own notes with dates and times of your conversations with the insurance adjuster or claim adjuster.

Should I stop working if my injury or illness is making it difficult to do my job?

The answer as to whether or not you should continue working is something you will need to decide in discussions with your treating doctors. If your treating doctors think you should stop working, then you should probably listen to their opinion. If you keep trying to work you can cause further injury to yourself only making the situation worse. Also, some disability policies require you to be "actively working" at the time of your disability in order to qualify for benefits.

This is usually defined at a minimum number of working hours in your insurance policy. If your injury or illness causes you to reduce your hours of work over a period of time, by the time you finally decide to apply for disability, you may not be working enough hours to be considered “actively working” under the terms of your policy.

If I’m currently on Long-Term Disability when should I be concerned?

If you’re currently on Long Term Disability or receiving other ongoing disability benefits, beware when your claim adjuster starts asking for specific updates, or for you to write a diary of your day to day life. This is not information they need unless they’re evaluating whether or not you still qualify for disability payments.

How often do I have to see my Doctor if I’m on Disability?

Almost all insurance policies for disability require you to be under the care of a doctor. This can be challenging in a time where finding a general practitioner doctor is difficult and many walk-in doctors do not want to take on what they might see as a burdensome patient. What happens if you are being treated by a nurse-practitioner and not an actual doctor? How often must you see your doctor to be under their “care”? These are ill defined terms however, like most vague contractual terms, this usually works out to the disabled person’s benefit at the end of the day.

Can I travel or move out of province while on long-term disability?

Some insurance policies have specific provisions dealing with travelling or moving out of province. Even if your policy does not have a specific provision for this the best approach is to simply contact your insurer and let them know of your intention to travel out of province or move out of province. So long as your doctor supports the trip/move and the insurance company is aware there should not be a problem.

What is a Transferable Skills Analysis?

A Transferable Skills Analysis (TSA) is an assessment of your skills from previous employment that could be used to in another job in an attempt to evaluate an individual's ability to become employable. Quite often insurance companies will use these assessments to find alternative employment for disabled people when they have been on disability for close to two years after which they will need to be disabled from any occupation to continue with their long-term disability. Often insurance companies will identify occupations which are practically not workable but use those occupations as a rationale to deny further long-term disability coverage.

My Insurance Company sent me a questionnaire to fill out, is that normal?

Generally speaking, when you get a questionnaire to fill out about your day to day living and current capabilities, what the insurance company is really trying to do is gather evidence to support denying ongoing benefits. They will attempt to use medical documentation and video surveillance to contradict the answers you give in a questionnaire as the basis for denying benefits.

Do insurance companies use private eyes?

When insurance companies are trying to find ways to cut-off active insurance claims they will often hire private eye's or individuals called Independent Adjusters, to follow people and record what they're doing in hopes of using the surveillance footage to find an excuse to cut-off an active disability claim. Often they try to use the surveillance footage to contradict answers you've already given them in questionnaires.



What if my Insurance Company sends me to a medical evaluation?

If you're currently on Long Term Disability or receiving other ongoing disability benefits and your insurance company wants you to be evaluated by a medical practitioner they hire, this is a good indication that they're looking for a reason to cut-off your claim. Insurance companies hire doctors to do Independent Medical Evaluations (IMEs) to find a way to deny legitimate disability claims.

What's the difference between Private and Group Insurance Plans?

Private Insurance plans are taken out by an individual, while Group Insurance Plans are offered by employers. Because Group Plans spread the insurance risk among many people, they are usually less expensive than Private Plans.

What is an Insurance Policy Rider?

An insurance policy rider is extra coverage and benefits a person can choose to purchase to add on to their insurance policy. These are sometimes called endorsements.

What is a COLA Rider?

A COLA rider is a provision found in Long-Term Disability policies that allows for benefits to be adjusted for inflation. COLA stands for Cost of Living Adjustments and COLA rider's are usually based on a fixed percent or tied to the Consumer Price Index.



What is a Partial Disability Rider?

A partial disability rider is a provision found in Long-Term Disability policies that allows for payment of partial disability benefits when the person is not totally disabled. This occurs in situations where someone is working, but their disability is preventing them from working to their full capacity/full time.

Partial disability riders are usually only found in the more costly private policies.

What is an Own Occupation Rider?

An Own Occupation Rider is a provision in Long-Term Disability policies which provides for benefit payments if you are disabled from your own occupation, even if you start working in a different occupation.

Own Occupation Riders are usually only found in the more costly private policies.

What is a Future Increase Option Rider?

A future increase option rider allows a person to increase their coverage in the future as their income rises. These riders are useful for business owners who are just starting out and hope to earn more as their business grows.

Future Increase Option Riders are usually only found in the more costly private policies.



How long are disability benefits paid for?

Short-term disability benefits are paid for a specific amount of time which is set out in the insurance policy. Usually this time frame ranges from 15 weeks to up to a year, however each case is different.

Long-term disability benefits timelines are also governed by the wording of the insurance policy, with most policies continuing until the insured reaches 65 years of age. There are some policies however that have limits, which can be 2 to 5 years or any other amount agreed to, and others which allow you to pay a premium to continue coverage beyond 65 years of age, which usually have what is called a lifetime benefit rider.

As with most things involving your insurance coverage it will come down to the precise wording of your contract and how the Courts will interpret them. An experienced lawyer can help you understand your rights.

What's the difference between being disabled from your own occupation vs. any occupation?

Almost all disability contracts have two different standards of disability that someone must suffer from to meet the terms of the policy. Usually for the first 1 to 2 years of disability you have to be disabled from performing the duties of the job you have at the time you are disabled. This is known as the own occupation period. After this period most policies require you to be disabled from any occupation available to you within certain parameters. This is a much higher standard and usually when insurance companies deny serious long-term claims.

Will my Long-Term Disability payments affect my pension?

This depends. Surprisingly, under some Long-Term Disability employee group or union plans, a disabled individual can continue to accrue pensionable amounts as if you were still actively working. This is dependent on the particular plan and will require the review of someone with legal expertise to be certain.

Do I have to apply for Canada Pension Plan (CPP) Disability?

Many Long-Term disability contracts will require you to apply for Canada Pension Plan (CPP) Disability. This is because if you are found to be disabled by the definition of Canada Pension Plan (CPP) Disability, any benefits you are owed under your Long-Term Disability policy will be reduced by any benefits received from Canada Pension Plan (CPP) Disability.

Is it difficult to qualify for Canada Pension Plan (CPP) Disability?

The bar for qualifying for Canada Pension Plan (CPP) Disability is a high one. Your disability must be severe and prolonged in order to qualify. On top of this you must have contributed to CPP throughout your employment prior to becoming disabled.

You can apply for Canada Pension Plan (CPP) Disability here:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/apply.html>

Will Canada Pension Plan (CPP) Disability payments reduce my Canada Pension Plan (CPP) Pension payments?

Likely not, and more often than not, if there is any effect it will increase your CPP Pension payments, as your period of disability will cause CPP to change how they calculate your CPP Pension entitlements.

Are Canada Pension Plan (CPP) Disability Benefits taxable?

Yes, unlike some Long-Term disability benefits Canada Pension Plan (CPP) Disability benefits are taxable as if they were income.

What is the Disability Tax Credit?

The Disability Tax Credit is a tax credit that is available for disabled individuals who meet the criteria of suffering from a severe and prolonged impairment in physical or mental functioning that results in a marked restriction.

Consideration is given to your ability to walk, see, hear, speak, undertake daily tasks of living, as well as other issues to determine if you suffer from a “marked restriction”.

You can apply for the Disability Tax Credit here:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/information-medical-practitioners/eligibility-criteria-disability-tax-credit.html>

Are there any other Disability Benefits available to me?

That depends on which province you reside in. In British Columbia there is the Persons With Disability (PWD) benefit. In order to obtain the Persons With Disability (PWD) benefit you must meet the criteria of being 18 years old, with a severe mental or physical impairment that is expected to continue for more than 2 years, be significantly restricted in your ability to perform the tasks of daily living and require assistance from another person/device/animal on a day to day basis.

There are certain asset and income restrictions you must meet in order to qualify for Persons With Disability (PWD) benefit.

You can apply for the Persons With Disability (PWD) benefit here:

<https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance#apply>

Can I hire a lawyer if I’m part of a union?

Often you can hire a lawyer if you are unionized, but it will require a lawyer’s examination of the policy to ensure this is the case.

What can I do if my Insurance Claim is Denied?

[The lawyers at Taylor & Blair LLP can help denied insurance claims.](#) If your insurance claim is for long term disability, there are steps you can take that will also help. These include applying for Canadian Pension Plan (CPP) disability or Provincial Persons With Disability (PWD) benefits.

What if my Insurance Company says I can appeal their decision?

While there is often an option to appeal your insurance company's decision internally, usually this is not only a waste of effort but a waste of time and your time is not unlimited. Once a claim is denied initially there is a limited amount of time in which you have to start a lawsuit to get your benefits or you can be statute barred from doing so. Often appeals are just the insurance company's way to make you waste this time.

What am I entitled to legally if my insurance claim is unfairly denied?

If your claim proceeds to trial, the law states that all a judge can do is order your insurance company to pay you any amounts owed to the date of the judgment and that it must continue to make payments pursuant to the terms of your insurance contract.

What if I don't want to continue with my Insurance Company after they denied me coverage?

While a judge can only make your insurance company pay you the amounts owed to date and that the insurance company must continue to make payments pursuant to your insurance contract, many people want nothing to do with their insurance company after an unfair denial. Due to this, many cases are settled out of court for a lump-sum settlement recognizing past payments owed as well as future payments.

How much is my claim worth?

This will depend on the facts of your case and the specific wording of the insurance policy. Insurance policies contain many terms and conditions that an experienced lawyer can help you understand.

How long will it take for my claim to settle?

While it may be shocking many claims can take up to a year if not longer to settle. However each case is specific and some can resolve much quicker than this.

What is the difference between an insurance broker and an insurance agent?

An insurance broker represents someone who is or wants to be covered by an insurance policy and deals with the insurance company on that person or company's behalf as their representative. An insurance agent represents the insurance company and insurance brokers represent the insured/those seeking insurance.

What if an insurance broker or agent gave me bad advise?

Insurance brokers have a professional obligation to their clients and if your insurance does not cover you because of something your insurance broker or agent did wrong or failed to do, you can sue them to recover what you should have received under your insurance.

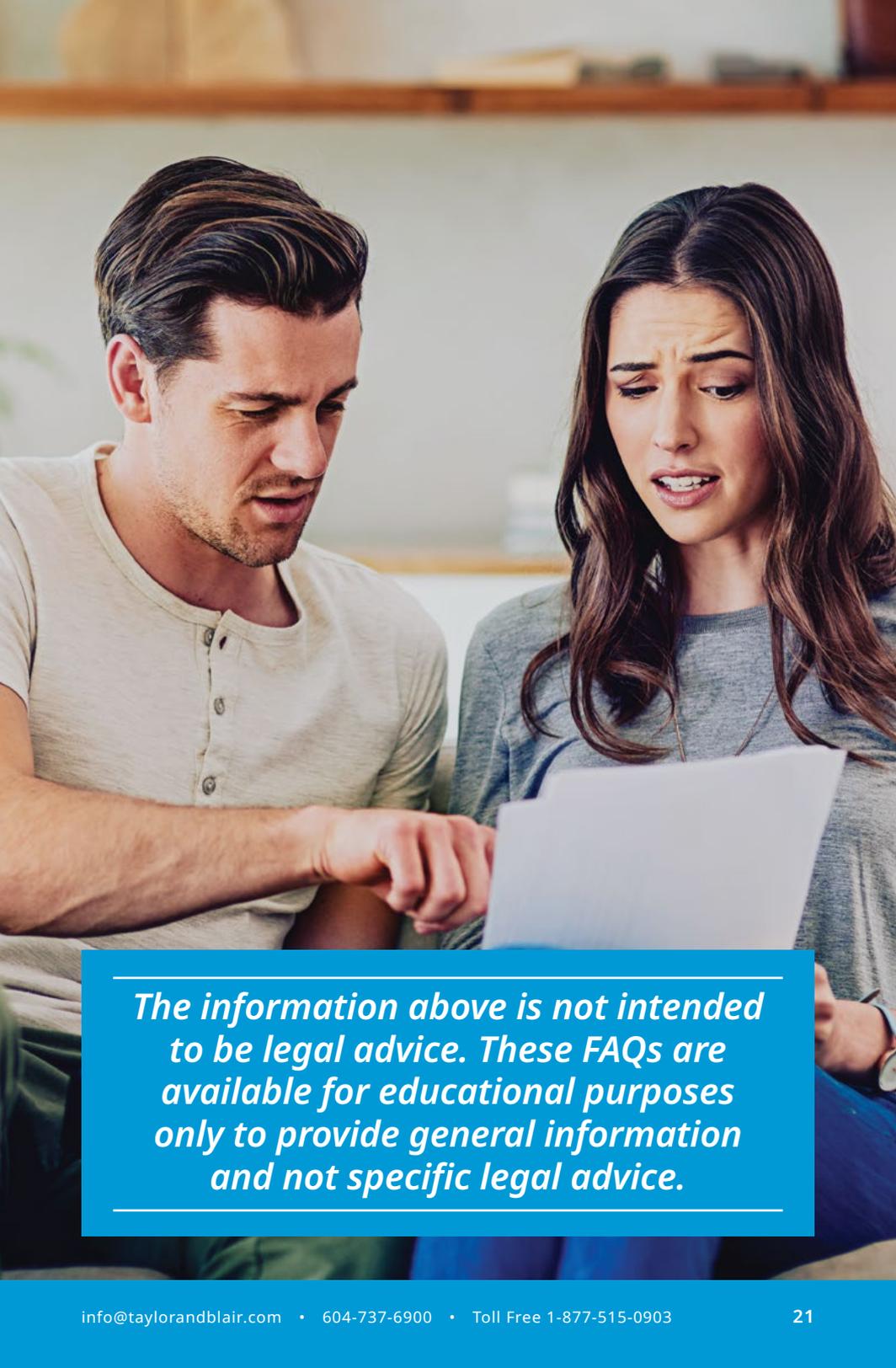
Are there time frames that I need to be aware of?

Yes, insurance contracts can contain time limits you need to be aware of. Experienced lawyers can help you understand these.

Are there any other resources to help me navigate my disability?

In British Columbia the group Disability Alliance BC has been helping people with disabilities for years. They can assist with applying for disability benefits, filing taxes, ensuring your finances are arranged so as not to interfere with disability benefits, as well as creating all kinds of useful programs to assist those suffering from a disability.

Alliance BC can be found here: <https://disabilityalliancebc.org/>



The information above is not intended to be legal advice. These FAQs are available for educational purposes only to provide general information and not specific legal advice.

Disability Assistance Resources For British Columbia

The team at Taylor & Blair LLP appreciate the financial and day to day difficulty that can arise when your disability benefits have been denied or cut off. As such we have put together a list of resources to assist you.

Acceptance into any program or availability of the same is subject to the discretion of each specific program's availability and their associated criteria, which may change from time to time.

NB: The availability of all services are subject to change without notice.

A. GENERAL DISABILITY ASSISTANCE

BC PERSONS WITH DISABILITY BENEFIT (PWD)

In order to obtain the Persons With Disability (PWD) benefit you must meet the criteria of being 18 years old, with a severe mental or physical impairment that is expected to continue for more than 2 years, be significantly restricted in your ability to perform the tasks of daily living and require assistance from another person/device/ animal on a day to day basis.

There are certain asset and income restrictions you must meet in order to qualify for Persons With Disability (PWD) benefit.

You can apply for the Persons With Disability (PWD) benefit here:

<https://www2.gov.bc.ca/gov/content/family-social-supports/services-for-people-with-disabilities/disability-assistance#apply>

CANADA PENSION PLAN DISABILITY (CPP-D)

The bar for qualifying for Federal Canada Pension Plan Disability (CPP-D) is a high one. Your disability must be severe and prolonged in order to qualify for CPP-D payments if you meet the other criteria. The “prolonged” criteria is usually the most difficult to satisfy. However, if you do qualify they will often pay you benefits retroactively to the date of disability.

You can apply for Canada Pension Plan (CPP) Disability here:

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit/apply.html>

DISABILITY TAX CREDIT

The Disability Tax Credit is a tax credit that is available for disabled individuals who meet the criteria of suffering from a severe and prolonged impairment in physical or mental functioning that results in a marked restriction.

Consideration is given to your ability to walk, see, hear, speak, undertake daily tasks of living, as well as other issues to determine if you suffer from a “marked restriction”.

You can apply for the Disability Tax Credit here:

<https://www.canada.ca/en/revenue-agency/services/tax/individuals/segments/tax-credits-deductions-persons-disabilities/information-medical-practitioners/eligibility-criteria-disability-tax-credit.html>

DISABILITY ALLIANCE BC

Disability Alliance BC is an organization dedicated to assisting those with disabilities, especially in navigating how to apply for various benefits.

Access their website online at:

<https://disabilityalliancebc.org/> or call them at 1-800-663-1278.

B. COUNSELLING SERVICES

BOUNCEBACK

Bounce Back Program - Canadian Mental Health Association

<http://www.cmha.bc.ca/programs-services/bounce-back/>

This program provides free telephone coaching for adults and youths over 15 years of age with mild-moderate depression with or without accompanying anxiety. Coaching is available in English, Cantonese, French and Punjabi. A family doctor's referral is required to access the coaching program.

Contact them online at <https://bouncebackbc.ca/> or by phone at 1-866-639-0522.

WELLNESS TOGETHER

Wellness Together Canada (Phone Counselling) allows you to speak with a professional counsellor 24/7 for free. Counsellors do rotate so you are not guaranteed the same counsellor each time.

Contact them online at <https://wellnesstogether.ca/en-CA/service/talk> or contact them by phone at 1-866-585-0445. Text support also available by texting WELLNESS to 741741.

FAMILY SERVICES OF GREATER VANCOUVER, STUDENT INTERNSHIP COUNSELLING PROGRAM

Counselling provided by supervised counselling interns at no fee. This service is available from September to April only with offices in Vancouver, Richmond, and New Westminister.

Find them online at <https://fsgv.ca/programs/counselling/> or contact them by phone at 604-874-2938.

SCARFE COUNSELLING – UBC

Free counselling for adults and children over 10 years of age provided by counselling psychology graduate students, supervised by a psychologist. This clinic runs from September to April.

Find them online at:

<http://ecps.educ.ubc.ca/counselling-centres/scarfe-free-counselling-clinic/> or reach them by phone at 604-827-1523.

VANCOUVER ART THERAPY INSTITUTE STUDENT CLINIC

Art therapy for adults and adolescents provided by students supervised by registered art therapists who are also clinical counsellors. The cost is \$10 for materials fee for in-person sessions or free virtual sessions.

Find them online at <https://www.vati.bc.ca/clinic-supervision/>

You can self-refer by emailing info@vati.bc.ca

ADAPT CLINIC - GENETIC COUNSELLING PROGRAM - BC WOMEN'S HOSPITAL

Free 1 on 1 counselling for anyone of any age who has a diagnosis or family history of a mental health disorder, seeking to better understand potential risks associated with the mental health condition as well as strategies for protecting future mental health.

Contact: **Angela Inglis: 604-875-2726** or **Emily Morris: 604-875-2000 ext. 6787** or contact them online at [http://www.bcmhsus.ca/our-services/genetic-counselling-\(the-adapt-clinic\)](http://www.bcmhsus.ca/our-services/genetic-counselling-(the-adapt-clinic))



ADDICTIONS SERVICES, VANCOUVER COASTAL HEALTH

Free substance use assessment, counselling and treatment planning for individuals, couples and families. Group counselling also available.

Contact them online at:

<http://www.vch.ca/your-care/mental-health-substance-use/substance-use-services> or by phone at 604-675-3710.

C. PRESCRIPTION DRUGS

The British Columbia Government has 12 different PharmaCare Plans for which B.C. residents may be eligible. Eligible individuals and families can be covered by more than one plan at a time. There is Fair PharmaCare which assists families to pay for eligible prescription drugs, dispensing fees and some medical supplies based on level of income. Another PharmaCare Plan is Plan G which assists B.C. Residents who have a clinical and financial need for psychiatric medications. To qualify for some of these plans you will require the support of a treating medical practitioner.

You can find all of the PharmaCare Plans online:

<https://www2.gov.bc.ca/gov/content/health/health-drug-coverage/pharmacare-for-bc-residents/who-we-cover>



D. PHONE AND INTERNET

There are discounts available for internet and phone services for those who have been approved for CPP Disability (CPP-D) benefits or provincial Persons with Disabilities (PWD) benefits depending on your provider. You will require proof of your CPP-D or PWD designation to qualify.

For individuals who use Telus as a provider see:

https://www.telus.com/en/social-impact/connecting-canada/people-with-disabilities/application?INTCMP=tcom_social_internetforgood_cta_to_pwd_application#I4G

For individuals who use Rogers as a provider email Roger's accessibility discount department at:

accessibilitydiscount@rci.rogers.com

Other phone and internet providers may offer similar discounts. If you have a phone and/or internet provider other than Telus or Rogers inquire with your provider what discounts may be available.

E. GROCERIES

FOOD ASSETS MAP

The Vancouver Coastal Health Food Assets Map listings help you find low cost and free meals.

Find them online at:

<http://www.vch.ca/public-health/nutrition/food-asset-map>

FOOD BANKS BC

British Columbia has an excellent Food Bank system in place for those in need.

You can access their services at <https://www.foodbanksbc.com/> or contact them by phone at 1-800-668-6868.

QUEST MARKETS

Quest markets can help provide you with access to healthy and affordable food and there are three different ways to qualify for access to this service:

1. If you are a card-carrying client of a local food bank or if you receive income assistance from the Ministry of Social Development and Poverty Reduction, you are automatically approved to become a client of quest. Simply visit a market and present your food Bank ID card or proof of assistance and you will be issued your own Quest Client ID card.
2. Alternatively, you can speak with your social worker or any individual in a position of support and service at an organization from which you receive support to request a referral.
3. If you need support in connecting with a social worker, please call 2-1-1 and your call will be directed towards an agency that can help.



QUEST MARKETS LOCATIONS:

Vancouver 2020 Dundas Street

Tel: 604-602-0186

Hours of Operation:

Monday – Friday: 9AM – 5:45PM

Saturday: 9AM – 3:45PM

Sunday & Holidays: Closed

Vancouver 711 East Hastings

Tel: 604-253-2078

Hours of Operation:

Monday – Friday: 9AM – 5:45PM

Saturday: 9AM – 3:45PM

Sunday & Holidays: Closed

Surrey 13890 104 Avenue

Tel: 604-588-3476

Hours of Operation:

Monday – Friday: 9AM – 5:45PM

Saturday: 9AM – 3:45PM

Sunday: 12AM – 4PM

Holidays: Closed

Burnaby 7753 6th Street

Tel: 604-553-0636

Hours of Operation:

Monday – Friday: 9AM – 5:45PM

Saturday: 9AM – 3:45PM

Sunday & Holidays: Closed

North Vancouver 167 1st Street East (Market Entrance from Lolo Lane)

Tel: 604-566-0110

Hours of Operation:

Monday – Friday: 9AM – 5:45PM

Saturday: 9AM – 3:45PM

Sunday & Holidays: Closed

<https://www.questoutreach.org/>

info@questoutreach.org



TOO GOOD TO GO

Too Good to Go was created to address the food waste problem that occurs when grocery stores, restaurants, hotels, bakeries and other places have to waste food that hasn't sold in time, despite being perfectly edible. Too Good To Go allows individuals to buy these products, often in surprise bags, at a significantly reduced rate.

You can access their website here:

<https://toogoodtogo.ca/en-ca>

Too Good to Go also has apps on the Apple App Store and the Google Play Store

F. FOR CHILDREN & ENTERTAINMENT

DOLLY PARTON'S IMAGINATION LIBRARY, CANADA FREE BOOK GIFTING PROGRAM

Dolly Parton's Imagination Library of Canada is a free book gifting program devoted to inspiring a love of reading in the hearts of children everywhere. Each month, enrolled children receive a high quality, age appropriate book in the mail, free of charge. Children receive books from birth to age five.

<https://imaginationlibrary.com/ca/>

BC PUBLIC LIBRARIES

BC's Public Libraries have huge a variety of educational and entertainment options available.

Find your local Public Library to see what is available:

<https://www2.gov.bc.ca/gov/content/sports-culture/arts-culture/public-libraries/find-your-public>

PROJECT GUTENBERG

Project Gutenberg is a library of over 60,000 free eBooks that can be downloaded or read online.

<https://www.gutenberg.org/>

I HAVE NO TV

I Have No TV is a website with free to watch full length documentaries you can watch online.

<https://ihavenotv.com/>

KIDS HELP PHONE

Kids Help Phone provides free mental health services in English and French to children all across Canada 24/7. This service is anonymous and confidential.

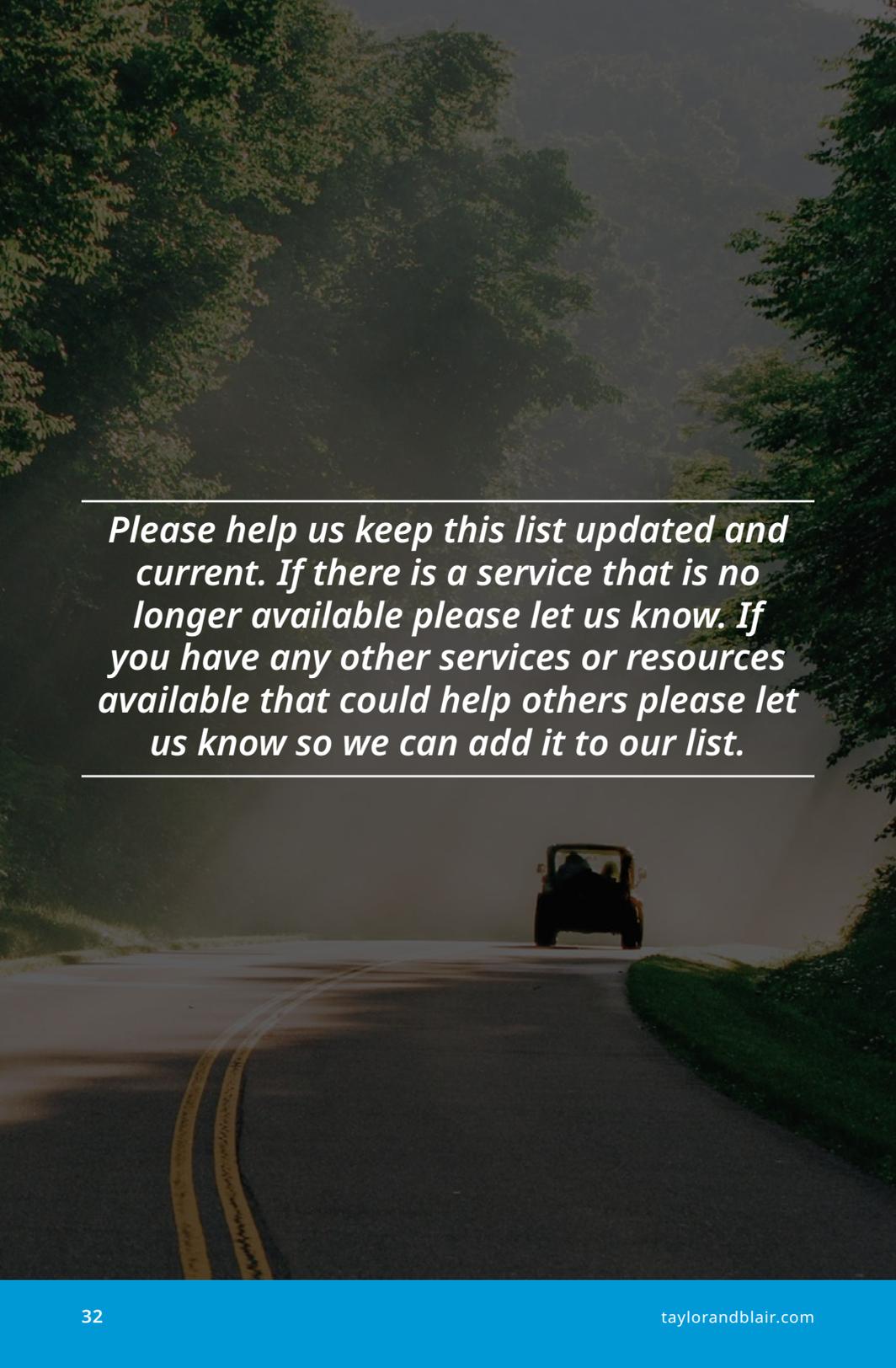
You can access their services online at <https://kidshelpphone.ca/> for online chat or by **phone at 1-800-668-6868** or by **texting CONNECT to 686868** for crisis text support.

FAMILY FUN CANADA

The Family Fun Canada website (www.familyfuncanada.com) is a good resource for family activities in British Columbia and other areas. They even have a section for cheap and/or free activities/offers, which you can find online at:

<https://www.familyfuncanada.com/vancouver/category/cheapies-and-freebies/>

This website highlights free access to water pads, swimming pools, public movie showings, amongst other things. It's well worth it for anyone with children to review this website for affordable activities for their children.



Please help us keep this list updated and current. If there is a service that is no longer available please let us know. If you have any other services or resources available that could help others please let us know so we can add it to our list.

How Can Taylor & Blair LLP Help You?

The lawyers at Taylor & Blair LLP have been helping people fight insurance companies for what they're rightfully entitled to for over 30 years.

We have a dedicated team of lawyers and paralegals, with a network of legal, medical and insurance experts that assist us in putting together the strongest case possible to put forward to the insurance companies and their lawyers. We will work hard with you to ensure you get a fair deal and the benefits you are entitled to.

Taylor & Blair LLP has 7 office locations throughout the lower mainland in the cities of Vancouver, Richmond, Burnaby, North Vancouver, Port Coquitlam, Surrey and Langley, however we proudly serve all of British Columbia and all of the Provinces and Territories of Canada.

There are strict time limits for starting a claim for your denied disability benefits. Contact the lawyers at Taylor & Blair LLP for help online at info@taylorandblair.com or via **phone at 604-737-6900** or **toll free at 1-877-515-0903**.

Notes

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TAYLOR & BLAIR LLP

Experienced Vancouver Lawyers

taylorandblair.com
info@taylorandblair.com

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Fax: 604-737-6901
Toll Free 1-877-515-0903

VANCOUVER

1607 - 805 West Broadway
Vancouver, BC V5Z 1K1
(at Willow, 2 blocks East of Oak Street)

RICHMOND

#305-5811 Cooney Road
Richmond, BC V6X 3M1
(South Tower, behind Price Smart Foods)

BURNABY

#501-3292 Production Way
Burnaby, BC V5A 4R4

SURREY

Scottsdale Square Business Centre
7164 - 120th Street
Surrey, BC V3W 3M8
(Scott Road & 72nd Avenue)

NORTH VANCOUVER

Griffin Business Centre
901 West 3rd Street
North Vancouver, BC V7P 3P9

LANGLEY

8661 201st Street, 2nd Floor
Langley, BC V2Y 0G9
(Regus Building)

PORT COQUITLAM

#2300-2850 Shaughnessy Street
Port Coquitlam BC V3C 6K5
(The office tower at Shaughnessy Street)

We can also intake clients remotely through teleconference, video conference or mail.