

Assessing disability – own job vs. own occupation

The definitions of “own job” and “own occupation” (or “own occ”) are considered when Great-West assesses a plan member’s long-term disability (LTD) claim. The definition in use under a particular plan can affect the outcome of a claim. “Own job” and “own occ” are defined as follows:

- “own job” – the disability is assessed based on the duties of a person’s own job, in the location where he or she normally performs it and for his or her own employer.
- “own occ” – the disability is assessed based on either a person’s job duties or the duties normally associated with his or her occupation. Environmental and workplace factors are not considered. Therefore, if an individual is able to perform the same job duties in a different location or with a different employer, he or she is not eligible for benefits.

The examples below illustrate the differences between these two terms when it comes to assessing disability:

- A cook for a steamship line normally works aboard ship. He develops Meniere’s disease, a disorder of the inner ear that causes vertigo. He is no longer able to work on board ship due to extreme seasickness. However, he is able to perform the duties of a cook on land.

Under an “own job” definition, he is eligible for LTD benefits during the initial assessment period since his job is defined as being a cook on board ship, and he is not able to perform that job.

Under an “own occ” definition, he is not eligible for LTD benefits since his occupation is defined as being a cook, and he is not disabled as a cook.

- A nurse in a geriatric ward develops back problems and is no longer able to do the type of heavy lifting normally required for her job. She is able to work in another ward of the hospital, provided that heavy lifting is not required.

Under an “own job” definition, she is eligible for LTD benefits during the initial assessment period since her job is defined as being a nurse on a geriatric ward, and she is not able to perform that job.

Under an “own occ” definition, she is not eligible for LTD benefits since she is not disabled as a nurse.

Time spent performing duties

Another difference between Great-West’s “own job” and “own occ” definitions relates to the amount of time spent performing duties.

Under the “own job” definition, an individual must be unable to perform the duties that normally occupied a specific percentage of time (typically 60 per cent). Under the “own occ” definition, an individual must be unable to perform the essential duties of the job, regardless of the amount of time spent performing these duties.