



Denied LTD in BC: What to Do When Your Employer Starts Pushing You Back to Work

*A practical guide for employees facing
return-to-work pressure after an LTD denial*



Clear guidance, key mistakes to avoid,
practical checklists, and signs you
may need legal advice.



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Why this situation is so difficult



Key takeaway: A denied LTD claim does not automatically mean you are medically ready to return to work.

A denied LTD claim can create immediate pressure and uncertainty. Employers may focus on the denial letter instead of your actual health.



An insurer may deny a claim because it says the medical evidence is not strong enough.



An employer may treat the denial as a sign that you should return.



Your health may not have improved enough for safe, sustainable work.

5 biggest mistakes to avoid

1

Assuming the denial settles everything

A denied claim does not automatically mean you are fit to return.

2

Going back too soon out of fear

Many people return because they feel cornered, not because they are ready.

3

Ignoring their doctor's restrictions

Your treating doctor's view may matter more than the insurer's assumptions.

4

Failing to document employer pressure

Emails, return-date requests, and changes in tone can matter.

5

Treating partial function as proof of work capacity

Being able to do some things is not always the same as sustaining regular work.



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What to keep

Keep copies of the documents and communications that may matter later.

- ✓ The LTD denial letter
- ✓ All emails or letters from your employer
- ✓ Any requests for a return date
- ✓ Any medical notes or restrictions
- ✓ Any return-to-work proposals
- ✓ Any accommodation discussions
- ✓ Your job description, if available



What to write down

Write down the facts while they are still fresh in your mind.

- ✓ The symptoms you are still dealing with
- ✓ What parts of the job you do not think you can manage
- ✓ Whether your condition changes from day to day
- ✓ Whether work would worsen your condition
- ✓ What your doctor has said about restrictions or limits
- ✓ Whether the employer has ignored or minimized your concerns
- ✓ When the pressure to return started and how it has been communicated



These details may feel simple at the time,
but they can become very important later.



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Before you respond to your employer

Take time to protect your health and your rights.
Use this checklist to think through your next steps.



- Has my doctor actually said I am ready?
- Can I do this job safely and reliably over time?
- Do I still have restrictions that affect my ability to work?
- Is accommodation part of the issue?
- Am I reacting to pressure, or making a clear decision?
- Have I kept the important documents and written down the important facts?



You may need legal advice sooner rather than later if:

- Your doctor has not cleared you to return
- Your employer is demanding a return date
- You are still symptomatic or restricted
- Accommodation is being ignored or treated casually
- You feel pressure to choose between your health and your job
- The denial does not reflect your actual condition
- You are worried that returning too soon could make things worse



Speak with Tim Louis before you rush back

If your LTD has been denied and your employer is now pushing you back to work, it may be worth getting advice before you make a decision that affects both your health and your rights.



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