



# Disability claims

PLAN ADMINISTRATOR GUIDE

The background features two light green geometric shapes: a large triangle in the top-left corner and a large triangle in the bottom-right corner, both pointing towards the center. The text is centered in a dark green, sans-serif font.

# Direct cost of absenteeism to the Canadian economy

## \$16 billion<sup>1</sup>

Absences caused by injury or illness are among the biggest challenges faced by Canadian employers. They're expensive, and they take a lot of time and energy to manage.

## You're part of the solution!

We all need to work together to support employees on disability so they can get healthy again and return to work safely and quickly.

As plan administrator, you're responsible for guiding your employees through the claims process. We've prepared this best practice guide to make your job easier.

## What happens when an employee goes on disability

Here's what you need to do if an employee is going to be off work for a while because of an injury or illness:

**1. Tell the employee to submit their claim as soon as possible.** They can find the instructions online at [desjardinslifeinsurance.com/disability](https://desjardinslifeinsurance.com/disability).

We have also prepared a guide for employees who need to submit disability claims. They can find it at the same online address as above under Useful links. If you would like to get paper copies for your employees, please contact one of our representatives.

**2. Download the *Employer statement form*** from [desjardinslifeinsurance.com/disability](https://desjardinslifeinsurance.com/disability).

**3. Fill it out and send it to us as soon as possible.**

## Speed up the process!

We need **three completed forms** to process the claim: the employee's, their doctor's and yours.

### Here's what you need to do:

- Don't wait for the employee's form before you send yours. The employee will have to send us their form separately because it contains confidential information.
- Tell the employee that their doctor will have to send us their completed form as soon as possible. If they haven't given their doctor the form yet, they shouldn't wait for their next appointment; they should give it to them as soon as possible.

## What's next

Here's where we come in. Our claims specialist will analyze the claim and follow up with the employee. They may also contact you for more details.

Once we've received all the required forms, we need a few days to go over the claim. As soon as we've made our decision, we'll let both you and the employee know.

Type of claim	Processing time
Short-term disability	5 business days
Long-term disability	10 business days

## Who does what

We have to work as a team to help the employee get healthy again. Here's a quick look at who does what:

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### YOU

- Send us the completed *Employer Statement*
- Provide us with all pertinent information about the employee's case
- See if there are measures that can be taken to help the employee return to work (flexible schedule, etc.)

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### EMPLOYEE

- Fills out the *Employee Statement* and sends it to us as soon as possible
- Focuses on getting well again
- Sees their doctor regularly and follows the recommended treatment plan
- Sends us any new information, like:
  - Change of address or phone number
  - New doctor or treatment
  - Other sources of income
  - Other job, training, volunteer work, vacations, etc.

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### OUR CLAIMS SPECIALIST

- Keeps the employee informed about their claim
- Makes sure they get the benefits they're entitled to
- Makes sure they have access to the resources they need to get better
- Helps the employee with their return to work, when their health permits it

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### EMPLOYEE'S DOCTOR

- Diagnoses and treats the employee
- Provides us with the medical information we need as soon as possible so we can determine whether the employee is eligible for disability benefits

## Be discreet

If the employee contacts you, be compassionate and understanding, but you can't ask them about their medical condition—it's confidential. They can talk to you about it if they like, but they're not obligated to. Instead, ask them if there's anything you can do to help and answer any questions they may have.

## Stay in touch

Let the employee know about any major changes that have happened while they've been off (new location, layoffs, reorganization, etc.). Even if they aren't at the office, they're still part of the team. You can even invite them to a team meeting or social event, if appropriate.

## How to make it easier for your employee to return to work

When the employee is ready to come back, we'll get in touch with you to plan their return to work. We may ask them to participate in meetings by phone.

We'll send you the employee's return-to-work plan and other relevant information (functional limitations, etc.). You can take steps to make sure their return to work goes smoothly and successfully.



# Mental disorders account for 30% of long-term disability claims<sup>2</sup>



## Be proactive

Monitor the situation to make sure everything's going well. Be proactive by watching for signs of:

- Memory loss
- Disorganization
- Drug or alcohol abuse
- Weight loss
- Difficulty concentrating
- Sadness
- Irritability
- Isolation

Keep an eye out for any changes. When in doubt, refer your employee to resources and services that can help.

Show your employee that you care and are flexible. Ask them what would make it easier for them to stay at work. Let them know you're concerned about their well-being. You can really make a difference!

If you notice that an employee who's been on disability for health reasons is struggling, feel free to get in touch with their claims specialist—they can help prevent a relapse.

## We're here to help you

We know that managing absences isn't easy. We're here to help. Ask us about our **disability prevention and management services**: health-promotion activities, training sessions, workplace kiosks, health risk assessments and many other services to help you promote workplace health and wellness and disability management initiatives. You'll be amazed at what we can achieve together!

## Questions?

To find out more about how we manage disability claims, speak with your group insurance representative.

<sup>2</sup> Canadian Institute of Actuaries, *Group Long-term Disability Termination Study*, January 2019.



# Look to the future with confidence

## Choose Desjardins Insurance

**Choose the strength and stability** of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

**Choose Desjardins Group**, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

**Choose an organization that encourages its members and clients to make healthy lifestyle choices** for good physical, mental and financial health.

Desjardins Group promotes these values through partnerships with groups such as the Heart & Stroke Foundation and the Canadian Cancer Society.

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604-718-4410  
1-800-667-6267

### Winnipeg

204-989-4350  
1-888-942-3383

### Montreal

514-285-7880  
1-800-363-3072

### Halifax

902-466-8881  
1-800-567-8881

### Calgary

403-216-5800  
1-800-661-8666

### Toronto

416-926-2662  
1-800-263-9641

### Quebec City

418-838-7800  
1-877-828-7800

### St. John's

1-800-567-8881

### Edmonton

780-822-2293

### Ottawa

613-224-3121  
1-888-428-2485

[desjardinslifeinsurance.com](http://desjardinslifeinsurance.com)



[itsmylife.cancer.ca](http://itsmylife.cancer.ca)



[breakthroughfund.ca](http://breakthroughfund.ca)



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