

# Disability management

## ADVISORY SERVICES

### Our specialists, at your service

Employee absences can be costly for employers even if they're only of short duration. If your employees are off work because of sickness or injury, you want them to be able to recover as quickly as possible and achieve a lasting return to work.

If your company has decided to manage its own short-term disability salary continuation program, our disability management advisory services would be a valuable asset.

### Timely and knowledgeable intervention

We're here to help you manage your employees' absences and reduce the risk of them going on long-term disability. Our specialists have many years of experience employing best practices to manage disability cases. They can help you take a proactive approach to managing disability. For example, they can advise you of early intervention techniques to help employees recover and return to work.

If an employee does have to go on long-term disability, the same claim specialist will stay with them. The employee can count on someone they already know to guide them through the next phase.

### A climate of trust

We act as an impartial third party, which creates a climate of trust between you and your employees. You can choose to consult our specialists for all medical absences, or just for specific cases.

Our advisory services include three steps:

- 1. Absence analysis**  
We analyze the employee's absence, taking into consideration all the medical and non-medical factors that might impact their disability, and we recommend whether or not they should receive income replacement benefits. We also examine their functional abilities and evaluate the likely duration of their absence.
- 2. Action plan**  
We propose solutions for improving the employee's health and reducing the length of their absence. We can also help employees gain access to our network of medical and paramedical specialists and other treatment providers.
- 3. Return-to-work support**  
Throughout their disability leave, employees need to recover, get healthy again and prepare to return to work. We help them through this process. We arrange discussions between the employee, the employer and the attending physician to develop a return-to-work plan that works best for everyone involved.

# A comprehensive approach to health promotion

Our approach is simple: we promote health and wellness in the workplace, we intervene at the appropriate time and we support employees until they can return to work safely.

With our advisory services, you get all the advantages of our specialists' knowledge and skills, while still maintaining full control over your absenteeism costs.

## Our team of specialists includes:

- claims specialists
- disability management and prevention specialists
- healthcare professionals, including general practitioners, psychiatrists, cardiologists, dentists, pharmacists and other specialists



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