



Group Benefits

Employer's guide to disability claims

Employee absences can reduce productivity, disrupt business services and dramatically impact your company's bottom line. As your partner in effective disability claims management, Co-operators can help mitigate these costs.

How disability claims work

Employers play an important role in the disability claim process. This guide has been developed to give you a stronger understanding of roles and expectations during the disability claim process.

How many hours are my employees required to work to be eligible for disability benefits?

The number of hours is outlined in your policy and employee booklet under Eligibility and Definition of a Covered Employee.

Who decides if the employee is disabled?

A Co-operators Disability Case Manager determines if the employee is totally disabled.

In making the decision, the Disability Case Manager will review:

- The employee's job description and associated duties
- The employee's medical information from physicians and health care providers
- Information collected from the employee and employer

Using this information, the Disability Case Manager will then determine whether the employee meets your policy's definition of total disability.

What can I suggest to my employees to promote quicker claims processing?

You can help speed up claims processing by encouraging your employees to:

- Read the information in *A Guide to Claiming Disability Benefits*, which is included with the application for disability benefits.
- Submit the fully completed claim form right away. Claims should be submitted four to six weeks before the end of the elimination period. To ensure the employee's personal information is protected, the physician's portion of the claim form should not be returned to the employer but sent directly to Group Disability Claims at Co-operators Life Insurance Company.
- Provide direct deposit information to expedite the benefit payment process.
- Ensure all forms are completed with all required information.



What can I suggest to employees trying to shorten the physician's response time?

The employee is in the best position to solicit a faster response from their physician. Encourage your employees to contact their physicians directly about completing their initial application for disability benefits. In addition, Co-operators partners with Opifiny Corp to provide a digital solution for the collection of medical information for disability claimants. This digital process provides an efficient option for health care providers and streamlines the claimant experience.

How do I find out the status of a disability claim?

As an employer, we can tell you whether an employee claim has been approved or declined, when a benefit payment was issued, and if we have requested additional information. Ask us about our self-serve Benefits Now® for Disability platform. You can submit the employer statement and view the dashboard for claim information such as status, forecasted return to work date or any other next steps. You can also contact us toll-free at 1-866-442-3098 for this information.

To protect employee privacy and confidentiality, no other claim information can be shared.

What can Co-operators tell me about the reason for the absence?

Privacy legislation governs the collection, use and disclosure of an employee's personal information. Co-operators will not provide any personal information about the employee's claim, including the reason for the absence.

How do I find out when the employee will be able to return to work?

Keep in touch with employees to find out when they will be able to return to work, and when you can start taking steps to ease their return. Our Disability Case Managers can also provide estimated return to work dates based on available information. Please note that return to work estimates are subject to change depending on claim circumstances.

How will the employee receive their disability benefit payment?

We recommend encouraging your employees to use direct deposit for the fastest payment process. However, we can also mail a cheque at the employee's request.

What can I do to support the disabled employee?

As the employer, you play a key role in the recovery process. You can support disabled employees by:

- Recognizing that disability management is a partnership between the employee, employer, insurer and health care provider.
- Keeping in touch with employees while they are off work.
- Getting prepared to offer accommodations that allow for a gradual or modified return to work process.
- Let employees know you will support and help facilitate their transition, maintaining their connection to the workplace.

How do I know what the employee's limitations and restrictions are?

If we are arranging a gradual or modified return to work for the employee, we will advise of any limitations and restrictions the employee has, as supported by their medical information.

What happens if I terminate the disabled employee?

If the termination date is after the date of disability, it will not affect the status of the employee's disability claim. However, there may be legal considerations or consequences for other group benefits. It is in your best interest to seek legal advice before terminating employees who are absent due to illness.

How often will I hear from Co-operators and with whom will you communicate?

Co-operators will correspond with the individual in your organization who signed the claim form on behalf of the employer. However, we will reach out directly to you, the employer, in the following situations:

- To advise you if a new claim has been approved or declined.
- To update you or request information for an ongoing claim.
- To verify information on the employer portion of a submitted claim form.

For any other questions or inquiries, you can reach out to Co-operators toll-free at 1-866-442-3098.

Why do I have to provide a job description?

In most policies, the definition of total disability requires that the employee be disabled from performing the duties of their occupation. Therefore, in order to make a claims adjudication decision, we need to understand the specifics of the employee's normal work duties as outlined in their job description.

Questions about the disability claim process? Contact our call centre at 1-866-442-3098.

What is the role of the Rehabilitation Case Manager?

The Rehabilitation Case Manager focuses primarily on planning and implementing return to work plans, but may also provide or facilitate treatment and vocational assistance. In rare cases we will provide some basic upgrading of skills to improve employability. We work with the recognized hierarchy of rehabilitation outcomes.

In order of priority, the goals of our Rehabilitation Case Managers are as follows:

- A return to work at the *same* occupation with the *same* employer
- A return to work at a *different* occupation with the *same* employer
- A return to work at the *same* occupation with a *different* employer
- A return to work at a *different* occupation with a *different* employer

Participation in rehabilitation programming recommended by our Rehabilitation Case Managers is a requirement of our policies.

What can I do in the workplace to reduce absenteeism?

Issues in the workplace can eventually lead to an illness or an absence. As an employer, you can make efforts to reduce absenteeism by:

- Creating a positive work environment
- Addressing problems as they arise
- Supporting the employee's return to the workplace

Here are some additional resources to help you manage absenteeism in your workplace:

- The National Institute of Disability Management and Research (NIDMAR) provides a number of publications, videos, presentation materials and online training programs. All are available at www.nidmar.ca.
- The Canadian Human Rights Commission provides information, including a template for developing a workplace accommodation policy. This and other publications can be found on their website at www.chrc-ccdp.gc.ca.

If Co-operators denies the claim for disability benefits or stops paying disability benefits and the employee does not return to work, may I terminate employment for that individual?

An employer's decision to terminate employment should not be based on the insurer's decision to deny a claim or cease paying disability benefits. There may be reasons other than the employee's ability to return to work that affect the insurer's decision to deny or stop disability benefits. Determination of entitlement to disability benefits is a separate and distinct issue from termination of employment; one decision should not be based on the other. It is in your best interest to seek legal advice in this situation.

Call us with your questions

If you have additional questions about the disability claim process, please contact our call centre at 1-866-442-3098. For information on the products and services Co-operators offers to assist clients in managing absenteeism, contact your Group Benefits Advisor.

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