

Employer's Guide to Disability Claims





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



How disability claims work

You play an important role in the disability claim process. The following questions and answers have been developed to help you gain a better understanding of the 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?

The Co-operators Disability Case Manager determines if the employee is “totally disabled” within the meaning of the policy. Physicians do not make this determination of disability. In making the decision we review:

- The job description and associated duties
- The medical information from physicians and health care providers
- Information received from the employee and employer
- The definition of total disability in the policy

What can I do to promote quicker claims processing?

You can help speed up claims processing by:

- Encouraging employees to read the information in *A Guide to Claiming Disability Benefits*, which is included with the application for disability benefits.
- Submitting the fully completed claim form right away. Claims should be sent in 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.

- Providing direct deposit information to expedite the benefit payment process.
- Ensuring all forms are completed with all required information.

What can I do to shorten the physician’s response time?

Ultimately, the employee is in the best position to encourage a quick response from his/her physician. Employees should contact their physicians about completing the initial application for disability benefits by phone or fax.

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

You can contact us toll free at 1-866-442-3098. We will let the employer know whether a claim has been approved or declined, when a cheque was issued, and if we have written for additional information. To protect the privacy and confidentiality of the employee’s personal information, we will not provide any other information regarding employees’ claims.



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

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

If the employee's claim for disability benefits is denied and the employee doesn't return to work, should I continue to pay premiums on behalf of the employee?

Human resource procedures within your company may determine corporate policy for this situation. According to your group insurance policy, to be eligible for benefits employees must be actively at work, except for reasons outlined in the policy. It is in your best interest to seek legal advice in this situation.

What can I do to support the disabled employee?

Recognize that disability management is a partnership between the employee, employer, insurer and health care provider. As the employer, you play a key role in the recovery process. You can help by keeping in touch with employees while they are off work. Be prepared to offer accommodations to allow for a gradual or modified return to work and let employees know you will support and help facilitate their transition. This contact will help employees feel connected to the workplace, an important criteria when facilitating a return to work.

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

Keep in touch with employees to know when they will be able to return to work and take steps to ease their return. Our Disability Case Managers can also provide estimated return-to-work dates based on the information we have at the time. Please note that this could change depending on the circumstances of the claim.

How will the employee receive the disability benefit payment?

We recommend using direct deposit. We could also mail a cheque directly to the employee, or by your request to the employer.

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

Human Rights legislation prohibits discrimination on the basis of disability and requires employers to accommodate employees with disabilities to the point of undue hardship.

If we are arranging a gradual or modified return to work for the employee, we will advise what limitations and restrictions, if any, the employee has, supported by the 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, but 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 The Co-operators and with whom will you communicate?

Please feel free to contact us at any time. For new claims we will advise you if the claim has been approved or declined. For ongoing claims we will contact you when we have new information or require information from you. To prevent a delay in processing the claim, we may call you if we need to verify information on the employer's portion of the claim form. We will notify the employer and claimant of the decision by letter at the same time. Unless otherwise advised, we correspond with the individual in your organization who signed the claim form on behalf of the employer.

What is the role of the Rehabilitation Case Manager?

Successful rehabilitation requires co-operation from all parties involved: the employee, employer and the insurance company, as well as support from the treating medical practitioners. Participation in rehabilitation is a requirement of our policies. The Rehabilitation Case Manager will work with certain claimants who may need help in a variety of areas. They will focus 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 are as follows:

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



Why do I have to provide a job description?

The definition of total disability in most policies requires that the employee be disabled from performing the duties of his/her occupation. To make a claims adjudication decision we need to understand the specifics of the employee's normal work duties.

What impact do workplace issues have on the disability claim?

Problems in the workplace can eventually lead to an illness. Creating a positive work environment, addressing problems as they arise and facilitating the employee's return to the workplace will reduce the high cost of absenteeism.

If The 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. The Co-operators offers a number of products and services to assist clients in managing absenteeism. For more information, contact your Group Benefits Advisor or visit our website at www.cooperators.ca/groupbenefits.

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.ca.

A homegrown leader

The Co-operators is a leading Canadian owned multi-product insurance company with agencies in over 600 locations across the country. Together we protect over one million Canadians with the same care and personal service that has made us a leader in the insurance and financial services sector for 65 years.

For more information, please visit www.cooperators.ca/groupbenefits.

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