

A UNIQUE APPROACH TO MANAGING DISABILITY

DISABILITY MANAGEMENT



 The Equitable Life Insurance Company of Canada  1.800.722.6615  www.equitable.ca

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We know it's difficult when a valued team member is away due to an illness or injury. Our goal is to help your employee have an early and safe return to work.

But we know that every employee – and every disability – is unique. That's why we do disability management differently.

Here are just some of the ways we stand out.

1 We provide a single point of contact

You get a dedicated Disability Specialist as your single point of contact throughout the entire claims process. That means high-touch, personalized support to both you and the disabled employee.



Your dedicated Disability Specialist is

your single point of contact available upon request from Short-Term Disability to Long-Term Disability:

- Provides regular and ongoing communication of expectations for all parties
- Identifies medical and non-medical factors contributing to an employee's work absence
- Provides quick referrals to local service providers, health specialists and diagnostic tests
- Assists with navigating the healthcare system
- Coordinates and tailors a return-to-work plan to meet the employee's/employer's unique needs
- Engages Rehabilitation Consultants to assist with return-to-work planning

2 Our people are experienced and available to help

Our in-house disability management specialists each have years of industry experience and are committed to providing cost-effective results and expert guidance.

In partnership with Registered Nurses, Psychologists, Consultants and Occupational Health Specialists, they actively manage claims to monitor appropriate treatment and recovery, minimizing time away from work due to a disability.

Plus, our Disability Specialists have some of the lowest caseloads in the industry. That means they have more time to focus on helping get your employees safely back to work.

3 We keep it simple

Equitable Life's disability claims process is designed to be simple and straightforward.

We provide clear, easy-to-understand communications that help you and your employees understand the claim management process, what information needs to be provided, decisions about the claim and the action plan.

We eliminate unnecessary steps, forms, processes and other barriers that can stand in the way of an eligible employee's access to benefits and support.

We provide flexible intake options. Claims can be submitted online at any time with our convenient confidential submission tool, or by email, fax or mail.

We contact the employee and employer within five business days after a claim has been submitted, when required. Contact is maintained throughout the process and when a claim decision is made to review and discuss next steps.

We coordinate with motor vehicle insurers and provincial workers' compensation benefits programs to ensure correct benefit entitlement and good claims management.

Employees can check their disability coverage amounts, submit disability claim forms and view their claims payment history at any time by visiting EquitableHealth.ca.

We are passionate about continuous improvement – we regularly measure our turnaround times, audit results, phone abandonment levels, and claim durations to ensure we are providing the best experience possible.



4 We take a customized approach

We understand there's no one-size-fits all approach to disability management. So we don't auto-adjudicate any of our disability claims, regardless of how straightforward they may seem. Our tailored solutions are designed to support both the employee and employer throughout an employee's disability.

Stay at work

With our early intervention-based approach, we work with employers to provide:

- Consulting services on chronic absence management
- Guidance on alternative work accommodations
- Work site analysis
- Ergonomic assessments
- Independent medical assessments
- Rehabilitation solutions and other interventions
- Developing a return-to-work plan to outline employee's capabilities and limitations
- Exploring all options for modified work/reduced hours/gradual re-entry
- LTD elimination periods that encourage employees to attempt an early return to work without having to restart the waiting period
- Coordinating with rehabilitation consultants when required

Return to work

When a disability occurs, we keep employees motivated by placing a strong emphasis on recovery. We work closely with their employer for potential return to work in the same occupation, an alternate occupation or other full-time work with permanent modifications. Our team encourages a successful return to work by:

- Partnering with employers to secure gradual and/or modified work
- Clearly communicating the disability process to both the employee and employer

Return to work in alternative occupation

When a return to work is not possible with the same employer, we may provide employees with the following services as part of an alternate occupation or Any Occupation assessment:

- Re-employment incentives (family care and education credits)
- Retraining
- Resume consultation
- Interview preparation
- Job search help
- Volunteer opportunities
- Other services

Our customized approach in action

“We recently helped a plan member in the healthcare field who was on long-term disability. The plan member’s doctor felt she was ready to return to work, but realized she was overwhelmed by the idea of going back full time right away. We coordinated with the employer to allow the plan member to start with a trial return to work while she was still on benefits. This allowed her to feel confident in her transition. And it gave her doctor the opportunity to monitor and support her. It ultimately resulted in an early return to work.” – Barb Gaul, Disability Claims Specialist

5 We provide top-tier return-to-work support for addiction and mental health

In select challenging cases for which traditional disability management methods aren’t as effective, Equitable Life has partnered with Homewood Health, the Canadian leader in mental health and addiction services, to provide specialized return-to-work support.

Homewood Health has a national network of over 4,500 employees and clinical experts, and one of Canada’s largest and leading facilities for medical treatment of mental health and addiction disorders.

This partnership allows us to provide your employees with access to resources, treatments, medical professionals and support that wouldn’t typically be available to them or that they would have to wait longer for, including assessments and outpatient and inpatient care.

Our commitment

In some cases, a return to work may not be possible for employees dealing with serious, ongoing health issues. Our standard disability offering will:

- Guarantee automatic payment for up to 24 months to eligible employees who have suffered severe disabilities including loss of sight, hearing, speech, hand or legs; life-threatening cancer or a severely impairing heart attack or stroke.
- Waive the need to submit continued proof of disability for up to 24 months for employees who meet the definition of severe disabilities.
- Advance the optional LTD Survivor Benefit upon request (up to three months) to employees who are diagnosed with a terminal illness or condition.

For more information about our Disability Management solutions, please contact your Equitable Life Group Account Executive.



Works for me.™

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with independent advisors across Canada to offer individual insurance, savings and retirement and group benefits solutions to meet your needs.

Equitable Life is not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.



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