



**360°** | DISABILITY MANAGEMENT  
AND PREVENTION

GROUP INSURANCE

# Disability management guide



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

## In partnership with your employer

In partnership with your employer, Desjardins Insurance is committed to providing you with the best possible support during your absence and when you return to work. Your plan administrator is available to answer any questions you may have about your plan, and you can contact Desjardins Insurance about your claim.

## Our experience at your service

At Desjardins Insurance, our commitment is to support you during your absence from work, and ensure that you have the information and services you need to help you recover and successfully return to work when the time is right.

## We're here for you

Remember that we are here to help. We know that health problems that affect your ability to perform your normal daily activities don't just affect your ability to work, they affect other important aspects of your life as well.

Our goal is to provide you with financial support through disability benefits; to help you access any medical resources you may need to recover; and, when the time is right, to work with you, your attending physician and your employer to ensure a successful and sustainable return to work.

This disability management guide is structured in a question/answer format. We hope the information it contains will be helpful to you during your recovery.

## What forms do I need to send?

Go to the secure site for plan members to access the necessary claim forms. They should be completed as quickly as possible and returned to the address indicated on the forms.

### Disability or waiver of premium claim – employee statement

This form provides us with information on your health condition, training, education and experience. It also allows you to sign up for the direct deposit service, and it has a section that authorizes Desjardins Insurance to contact your healthcare provider.

### Declaration of attending physician – Original request

**If you live outside Quebec:** you must give your attending physician the five forms for the most common diagnoses so they can fill out the appropriate one.

**If you live in Quebec:** your attending physician must fill out the form that applies to Quebec.

These forms provide Desjardins Insurance with the medical information related to your absence from work as well as with test results, treatment details and the name of any other specialists involved in your care.

## Who will handle my claim?

A claim specialist will review the medical and claim information and determine whether you are eligible for disability benefits.

When needed, the claims specialist will work with other Desjardins Insurance resources to ensure that your claim is thoroughly and expertly reviewed. These resources include:

- consulting physicians
- nurses
- disability management and prevention specialists

## What will Desjardins Insurance do when it receives my claim?

A Desjardins Insurance claims set up administrative assistant will contact you if they haven't received all the necessary forms within 72 hours after receiving your initial claim. They'll explain the process to you and ask you for any missing forms.

The claims specialist will then evaluate the overall state of your health to determine whether it prevents you from doing your work or any other job suggested by your employer. Depending on the complexity of your case, the claims specialist may call you to ask for additional information they may need to make a decision.

If your claim is approved, we will inform you of the accepted length of leave, the next steps and any further documents we may need.

## What are my responsibilities during my absence?

- You must be under the regular care and supervision of a licensed physician and follow the recommended treatment program.
- In addition to maintaining contact with your employer, you will have to keep Desjardins Insurance informed of any information or changes related to your absence from work, including:
  - a change of address or phone number
  - new physician or treatment
  - any other income you receive or may be eligible to receive
  - activities such as another job or occupation, educational or training courses, volunteer or community work, vacations, etc.

**Desjardins Insurance is available to provide you with as much help as possible, but the role you play in your own recovery is the most important.**

To avoid unnecessary delays, we encourage you to follow up with your physician to ensure that the necessary medical information has been forwarded to Desjardins Insurance as we base our disability claim decisions on the information we have on file. **Ultimately, it is your responsibility to ensure that Desjardins Insurance has all the documentation and information needed to evaluate your claim.** You are also responsible for paying any charges you may incur during this process.

Your participation is essential for a successful return to work.

## What are the Desjardins Insurance claims specialist's roles and responsibilities?

The Desjardins Insurance claims specialist is responsible for:

- reviewing your claim within five business days of the date Desjardins Insurance receives all your claim information for short-term disability claims, and within 10 business days for long-term disability claims
- ensuring your benefits are paid in a timely manner
- following up with you to ensure that you receive and comply with any recommended treatment program
- helping you to successfully return to work when you are medically ready to do so
- informing you of the process to be followed and the information that will be required during your absence



## What are my employer's responsibilities during my absence?

- To complete the *Disability or waiver of premium claim – employer statement* and keep Desjardins Insurance informed of any new information regarding your situation. This form provides Desjardins Insurance with your employment information, your earnings, the physical demands of your job, the date you last worked and your eligibility for other benefits.
- To facilitate your return to work.

## What is my physician's role?

- Your physician's role is to diagnose your condition and manage your treatment. Desjardins Insurance relies on your physician and/or specialists to provide the medical information we need to better understand how your condition affects your ability to work.
- Your physician should provide the information Desjardins Insurance needs as quickly as possible so we can assess your eligibility for disability benefits.



## What is a return-to-work plan?

- A return-to-work plan is an arrangement designed to help you make a successful transition back to the workplace. It involves discussions with and input from you, your physician, your employer and Desjardins Insurance.
- A return-to-work plan looks at your functional abilities (lifting, bending, etc.) and how they relate to the tasks you are required to perform to do your job. In addition, it takes into consideration your unique work environment to ensure that any return to work is in line with organizational policies and guidelines.
- The primary goal of the rehabilitation process is to help you return to your own job. If that is, temporarily, not medically possible, Desjardins Insurance will discuss other options with you, your physician and your employer.



## How is my privacy protected?

Our claims specialists and other personnel are bound by a professional code of ethics, and by our corporate policy governing the management and protection of personal information. In addition, Desjardins Insurance must comply with provincial and federal legislation protecting the confidentiality of the information you, your physician, your specialist and any other health professional provide.

*The Disability or waiver of premium claim – employee statement* you have to sign also authorizes Desjardins Insurance to gather information that is directly related to your current absence from work.

The following non-medical information will be shared with your employer:

- your eligibility for benefits
- your return-to-work plan
- information that will help your employer make arrangements for your return to work

For example, if you have a functional limitation that prevents you from performing a certain aspect of your job—such as lifting or standing for long periods of time—your employer has to be informed of that limitation.

No medical information, history or diagnosis will be shared with your employer.

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## ABOUT DESJARDINS INSURANCE

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the security of over five million Canadians from offices across the country. It is one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

Visit our website at:  
**[desjardinslifeinsurance.com](http://desjardinslifeinsurance.com)**



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Desjardins Insurance refers to Desjardins  
Financial Security Life Assurance Company.



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