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## **S&P Global**

### ***EARLY REFERRAL SERVICES and LONG-TERM DISABILITY BENEFITS EMPLOYEE GUIDE & FREQUENTLY ASKED QUESTIONS***

This guide walks you through the disability application process and answers frequently asked questions.

This Guide does not replace or change the disability contract. If there are differences, the Disability Insurance Policy takes priority.

### Who is Canada Life?

Canada Life (CL) is a leading provider of group benefits to Canadians and is your Group Insurance carrier. CL provides adjudicative and disability management services to S&P Global Canada (S&P) and its employees during the 26-week S&P Short Term Disability program. These services are called Early Referral Services. If you have a disabling injury or an illness and cannot perform your regular work, you will be referred to CL to participate in the Early Referral Services program. Both you and your employer are required to submit the application, as outlined in this Guide.

### What is the Early Referral Services Program?

Early Referral Services is an adjudication and case management service available to assist organizations in the administration and management of their self-insured Short-Term Disability program. The Early Referral Services program is offered by Canada Life during the period preceding Long-Term Disability (LTD) and provides S&P employees with a seamless disability management experience, from the beginning of their illness, hospitalization or injury to their recovery and return to work. Your employer will issue STD benefits during your supported disability period.

The Early Referral Services program provides you, the employee, with early intervention services when due to a disease or injury, you are unable to work. The goal of the Early Referral Services program is to support your recovery and return to work. If the time away from work is extended into LTD, the Canada Life case manager handles the transition into LTD and remains the main contact for both you and your employer. A single claim application and management plan can help make the experience easier. There are no extra forms or pauses in service when transitioning into LTD.

### When should an Early Referral Services application be submitted?

Under the terms of the S&P Short-Term Disability program, an Early Referral Services application should be started if your absence is expected to last longer than **5 consecutive business days for an illness or an accident and 0 days for hospitalization or a scheduled surgery.**

If your disability and time away from work extends past the number of days outlined above, Canada Life will assess your eligibility for benefits under the S&P Short-Term Disability program.

### What are the policy numbers for the claim forms?

Your Early Referral Services plan number is **52159**. You will be asked for this plan number when you complete an Employee Statement at the start of your disability application.

Your Long-Term Disability policy number is **180325**. A separate Long-Term Disability application form is **NOT** required if you submit the Early Referral Services application forms.

### What is Long-Term Disability (LTD) Benefits?

If your time away from work extends past 26 weeks, you may be entitled to ongoing benefits under the LTD program. **A new application is not required.** The same case manager handles your claim and the transition from Early Referral Services to LTD. Your case manager will communicate with you on your ongoing eligibility. If approved, the transition to Long-Term disability benefits is seamless. Decisions are made as early as possible, so you can continue focusing on your recovery rather than worry about your finance.

### What forms are needed to initiate my Early Referral Services application?

- **Employer Statement:** Your employer will complete an Employer Statement which includes employment details, enrollment, financials and a job description.
- **Disability Benefits Employee Guide (M7413):** The Employee Guide consists of an **Employee Statement** and **Consent**. Please read the guide and answer all questions fully to avoid delays with assessing your claim. Read and sign the Consent Form which allows Canada Life to assess and manage your claim.
- **Attending Physician Statement:** Please select - Short Term Disability/Early Referral Services **(M5454 (APS)-L)** or a **condition specific form** based on your medical condition.

The Employee Statement can be submitted online by following the instructions provided on the website. You **do not** need to wait for the completed Attending Physician Statement to submit your forms. We ask that you submit the Employee Statement and Consent as soon as possible and no later than **5 business days from the date of notification by the S&P's People Services team.**

Check [here](#) for the Employee Statement and Short Term Disability/Early Referral Services Attending Physician Statement (APS) and start the online claim process.

The Employee Consent and Attending Physician Statement can be attached to the online submission or submitted by fax/email/mail to the Canada Life Disability Management Services Office (DMSO) below:

For English speaking claims:  
Canada Life  
Calgary Disability Management Services  
1700, 530 8<sup>th</sup> Ave SW  
Calgary, AB, T2P 3S8  
Email: [calgary.dms@canadalife.com](mailto:calgary.dms@canadalife.com)  
Fax: 1-877-486-7894  
Toll free: 1-866-221-8524/1-403-515-5900

For French speaking claims:  
Canada life  
Montreal Disability Management Services  
1350 Rene-Levesque Blvd W.  
Montreal, QC, H3G 1T4  
Email: [centraltoronto.dms@canadalife.com](mailto:centraltoronto.dms@canadalife.com)  
Fax: 1-888-343-6044  
Toll free: 1-888-878-6059

### Is my medical information kept confidential?

Your **confidentiality** and **privacy** are of utmost importance. Medical information is **always** considered confidential and is **not** shared with your employer.

Canada Life provides status updates to your employer regarding your restrictions and limitations and potential return to work plan, without sharing the medical details. You are asked to provide a written consent (using the **Consent Form**) for communication and information exchange which is required for the claim adjudication process to begin.

If you have questions regarding your confidentiality and information exchanged with your employer, you may contact your Canada Life case manager directly to discuss.

### What happens once an Early Referral Services application is submitted?

**Step 1:** Canada Life will review the Employee and Employer Statements.

**Step 2:** When assessing your disability application, the case manager will:

- Contact you to have an in-depth telephone interview.
- Contact your employer for more details on your job and accommodation options.
- Review the medical and functional information and assess how that impacts your daily job functions.
- Review the STD contract and its definition of disability.
- Consider what could help facilitate your progress and return to work.
- Collect information to assess and explore rehabilitation possibilities to help your recovery and return to work.

**Step 3:** Your case manager may need to engage others to make a claim decision. They may:

- Reach out to your treating physician for clarification or additional information. This is important because there are better outcomes when we work collaboratively with your physician.
- Have a Medical Consultant or Medical Coordinator review the information provided. The Medical Consultant is a physician, and a Medical Coordinator is a regulated health care professional. They assist with clarifying the medical information and advice on appropriate treatment and expected recovery times.
- Recommend to your employer independent assessments that can provide further information on your functional restrictions/limitations and treatment needs.
- Share your functional restrictions/limitations and abilities with your employer so that once you are able to do so, return to work options are considered.

### Step 4:

The case manager will complete the assessment and let you and your employer know the decision on your application. **Most claim decisions are communicated within 7 calendar days of receiving all the necessary claim information.**

### What happens if my application is approved?

Canada Life will communicate the decision to you and your employer. For the approved period, you will continue receiving Short-Term Disability benefits from your employer based on their internal policy up to 26 weeks. Your case manager will keep in touch with you and your physician to stay informed of your treatment and recovery. They will also remain in regular communication with your employer regarding your recovery and readiness to return to work.

### Why would my disability application not be approved?

Your application for disability benefits may not be approved if:

- You are not considered disabled as outlined in S&P's definition of disability
- You are not receiving or following appropriate treatment/care as recommended by your treating physician
- You have returned to work during the elimination period, (5 business days)

If your disability application is declined, your Case Manager will contact you by phone and in writing to provide you with a detailed explanation as well as your options to appeal the decision.

### What is involved to support my recovery and safe return-to-work?

Canada Life is committed to collaborating with you, your employer and your health care providers to help in your recovery and identify safe return to work opportunities where appropriate. Updates are obtained regularly so that we may monitor the progress you are making towards the return-to-work goal.

At the discretion of Canada Life, you may be provided Medical Coordination and Rehabilitation Services through Canada Life's Disability Intervention Services to facilitate medical recovery, functional restoration and help you achieve your return-to-work goals. Additional support might include some of the following:

- Consultation with your treating physician
- Independent evaluations to facilitate a clearer understanding of your health
- Facilitation of treatment support through a Medical Coordinator
- Facilitation of return-to-work support through a Rehabilitation Consultant

If you are unable to return to your regular job based on your medical restrictions and limitations, you are expected to consider any reasonable offer of modified duties or alternative work with your employer.

### Roles and Responsibilities:

#### What are my responsibilities?

- Seek appropriate medical care for my condition.
- Participate in discussions about my progress, recovery and readiness to return to work.
- Advise my Case Manager of any changes in my condition, treatment and return to work plans.
- Actively participate in treatment and rehabilitation plans as recommended by Canada Life and my physician(s).
- Collaborate with my Case Manager and employer to coordinate my return to work
- **Employee Travel:** discuss any travel planned during a disability leave with my case manager. The case manager must approve any travel plans while you are in receipt of disability benefits.



**Take Action!** It's a good idea to work with your health care providers to stay as active as possible and keep moving, as your condition allows.

#### What are my health care providers' responsibilities?

- Manage my treatment
- Respond promptly and thoroughly to requests for medical reports from Canada life
- Support my return-to-work planning by providing the required functional information

#### What is my Canada Life case manager's responsibility?

- To determine if the medical information supports the time away from work.
- To communicate with my employer and provide initial and ongoing updates on my function, participation in a treatment plan and return to work status/times.
- To provide expertise and the coordination of resources that support my return to health and work.
- To maintain ongoing communication with me throughout the disability process
- To provide ongoing updates and support to my employer for the purpose of advice to pay. Updates to include durations and timelines.
- To maintain all medical information confidential as outlined in the employee's consent I signed.

#### Who can I call for more information?

- Please contact the **Calgary disability office** toll-free at 1-866-221-8524 if you have any questions about the application process.
- Once a case manager contacts you, please contact your case manager directly if you have any questions about your responsibilities and next steps
- Please contact Angel Osborn, Benefits Manager, at 1-303-736-3851 if you have any questions regarding your Short-Term Disability pay.
- Please contact Angel Osborn, Benefits Manager, at 1-303-736-3851 if you have any questions regarding your requirements for returning to work.

**Access the following resources at any time, free of charge.**

**Canada Life Health Connected Site** offers information on diseases, conditions and treatment options, health tools, quizzes, and support resources in your community. You can access the *Health Connected Site* through a link on your **My Canada Life At Work** home page. If you're not already registered go to your internet browser and follow the registration instructions. It is simple, secure and available 24-7.

The **Canada Life's Workplace Strategies for Mental Health** is a leading source of practical ideas and free resources to assist in understanding and supporting mental health in our workplaces. Workplace Strategies for Mental Health website, at <https://www.workplacestrategiesformentalhealth.com/> offers a variety of tools and programs, including mental health awareness videos to help individuals reclaim their well-being at work, off work and when returning to work.



### **Best Doctors by Teladoc – Expert medical guidance when you need it most**

Best Doctors uses the top 5% of medical experts in the world to provide you with the right advice at the right time so you can make informed medical decisions with confidence.

#### **Best Doctors can help if you:**

- Are unsure about a diagnosis or need help deciding on a treatment option
- Have medical questions or concerns and want a leading expert's advice
- Need help finding a local specialist, or one outside Canada who meets your specific criteria
- Would like help navigating the healthcare system with useful resources
- **Mental Health Navigator program** – Leverages a team of leading mental health professionals to identify the correct diagnosis, provide an action plan and guidance through the mental health system

To access Best Doctors, visit [www.teladoc.ca/canadalife](http://www.teladoc.ca/canadalife)

### **Consult+ - A virtual health and wellness clinic in your pocket!**

Consult+ lets you talk to doctors, nurses or other health care professionals for non-urgent medical care. You can use it anywhere you're comfortable talking through phone call, video or chat. Consult+ is provided through Canada Life's third-party agreement with Dialogue. The health care professionals are part of Dialogue's team, not Canada Life. **Use Consult+ to:**

- Talk to health care professionals
- Get prescriptions or refills for most medications
- Get referrals for lab work, when medically indicated
- Ask questions about your children's health
- Find health services such as psychologists, dieticians, at work and life coaches
- See your account history (e.g.: chats, prescriptions, care plans)

To access Consult+, go to [www.mycanadalifeatwork.com](http://www.mycanadalifeatwork.com) to sign in. Go to Coverages & Balances, select Health, scroll down to Other Coverage and you'll see the link to Consult+ to create an account. You can download the Consult+ App to your phone or tablet.

## S&P Global Canada - Employee Guide to the Disability Program

Your **Employee and Family Assistance Program (EFAP)** provided by **TELUS Health** gives you and your family members access to a range of free confidential programs and services that support both mental and physical wellness. Help is available 24/7 by telephone **(1-844-880-9137)**, online [www.login.lifeworks.com](http://www.login.lifeworks.com) or via the TELUS Health Mobile App. The support services offered can help you solve all kinds of problems and challenges in your life including:

- Personal well-being (depression, anxiety, nutrition, physical fitness, smoking cessation, etc.)
- Family relationships
- Workplace challenges
- Financial credit/debt management