



A Manager Guide to the Disability Program with Canada Life

A Step-by-Step Process Guide for People Leaders

This guide is designed to walk you through the disability application submission process and to answer some frequently asked questions.

This guide is not intended to replace or amend the S&P Global Canada Short-Term or Long-term Disability Insurance Policy. If there are any discrepancies, the Disability Insurance Policy will take 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 your employee has a disabling injury or an illness and cannot perform their regular work, they will be referred by your S&P Global Canada Benefits Team to Canada Life to participate in the Early Referral Services program.

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's employees with a seamless disability management experience, from the beginning of their illness, hospitalization or injury to their recovery and return-to-work. The goal of the Early Referral Services program is to support recovery and return-to-work.

What is Long-Term Disability (LTD) benefits?

LTD provides income replacement benefits and case management for eligible employees, when the time away from work is extended beyond 26 weeks. The same Canada Life case manager handles the transition into LTD and remains the main contact for the Benefits Team and the employee. There are no extra forms or pauses in service when transitioning into Long-Term Disability.

When should the employee initiate a claim?

Under the terms of the S&P Short-Term Disability program, an Early Referral Services application should be started if the employee's 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**.

Your employee should be instructed to submit a People Services ticket to initiate a claim application.

What claim forms are required to initiate a claim?

The Benefits Team will submit an Employer Statement. Your employee is required to submit an Employee Statement, Consent and an Attending Physician statement completed by their doctor within 5 business days. Detailed information is provided in the Employee Disability Guide.

Will I be updated on Canada Life's decision and the employee's progress?

The employee along with the Benefits Team will be notified of Canada Life's decision. The Benefits Team will communicate with you throughout this program to provide an update on your employee's progress and ability to return-to-work.

What is involved in Canada Life's case management and recovery support?

The Case Manager supports the employee and employer throughout the disability leave. Services include:

- Goal setting.
- Reviewing progress.
- Obtaining updated medical and treatment reports.
- Identifying and coordinating assessment and treatment interventions, if required.

The Case Manager maintains regular contact with the employee and their physician during the disability period.

What are the steps for the manager in this process?

When an employee is expected to be away from work **longer than 5 consecutive workdays due to an illness or an accident and on the first day of hospitalization**, the employee may qualify for income replacement under the S&P Short-Term Disability program. They are therefore required to submit an Early Referral Services application to Canada Life. CL will determine whether the time away from work is medically supported and thereby eligible for financial (Short-Term Disability benefits) and return-to-work support. The following are the steps required to initiate the application:

1. The employee notifies their manager that they are unable to work and are expected to be away from work longer than 5 working days, (illness or accidental injury), or that they are in hospital.
2. You will instruct the employee to open a **People Services request** on the same business day to begin the disability application process.
3. The People Services team will assign the request to the Benefits Team within 2 business days of the request.
4. The Benefits team will contact the employee directly within 2 business days to review expectations along with providing information on the application process.
5. The employee is required to submit the **Employee Statement**, including the **Consent Form** to CL **within 5 business days from initial notice of absence from work** directly to Canada Life. The employee is also required to provide their physician with an **Attending Physician Statement** for completion. All the forms are located on the CL website at canadalife.com (French and English).
6. Canada Life will establish a disability claim file and assign a Case Manager. The Case Manager will contact the employee and the Benefits Team to review the claim application.
7. The Case Manager will communicate a claim decision and the anticipated length of absence to the employee and the Benefits team within **7 calendar days of receipt of all required application forms**.
8. Throughout the duration of the claim, the Case Manager will remain in contact with the employee and their treatment team to clarify the expected return-to-work date and whether additional support is required to ensure that the employee returns to work successfully, safely, and sustainably.
9. The Case Manager will update the Benefits Team on the employee's progress and return-to-work timelines. The Benefits Team will keep you updated and support the transition back to work.
10. Please be available to participate in return-to-work discussions including a review of any modified duties and accommodations aimed at supporting a successful back to work program for the employee

Roles and Responsibilities

Collaboration and role clarity are essential to a disability benefits program. The following is an overview of the roles and responsibilities of the main stakeholders:

Employee responsibilities

- To inform their manager if they are expected to be off work for longer than 5 business days for an injury/illness or day 1 of hospitalization.
- To submit the necessary documentation directly to Canada Life. This includes the Attending Physician Statement.
- If unable to provide the complete attending physician statement promptly, it is the employee's responsibility to collaborate with their physician and Canada Life as well as notify the Benefits Team.
- To participate fully in the disability management process, by seeking appropriate treatment and care early in their disability and throughout the duration of the leave.
- To maintain ongoing communication with the CL Case Manager, as required by CL.
- To be actively involved in return-to-work planning and return-to-work transition with CL, their leader and Benefits team.
- To advise the Canada Life Case Manager if their medical condition changes.

Manager responsibilities

- To submit a People Services request as soon as possible to initiate the disability leave process.
- To instruct the employee to a ticket to the People Services team on the same day to discuss next steps in the disability application process.
- To support the employee's prompt return-to-work by understanding the employee's restrictions and limitations and participating in return-to-work initiatives.
- To accommodate medical needs as appropriate with modified or transitional work opportunities.
- To participate in any meetings, if requested by the Benefits team, to support the employee's transition back to work.

Canada Life Case Manager responsibilities

- To determine if the medical information supports the time away from work.
- To communicate with the S&P Global Canada Benefits team and provide initial and ongoing updates on the employee's function, progress and return-to-work status/times.
- To consider services that will support the employee's return to health and work.
- To maintain ongoing communication with the employee throughout the disability process.
- To maintain all medical information confidential as outlined in the employee's consent.

S&P Global Canada Benefits team responsibilities

- To submit an Employer Statement to CL as soon as they are informed of the employee's absence from work.
- To facilitate an initial meeting with the employee and instruct on next steps in the process.
- To participate in problem solving related to return-to-work questions and initiatives.
- To update the manager of the employee's return-to-work readiness status and support accommodation efforts.