

Disability *Management*



A proactive approach to managing
disability claims

A healthy, productive workforce is within your grasp. Our disability management solutions are part of our integrated approach to member health, with tools and opportunities at every stage of the member journey to improve long-term health, avoid costly claims, and deliver the best possible result for the employer and employee.

What we offer



EXPERIENCE

We provide disability coverage to groups ranging from 3 to 35,000 employees



EXPERTISE

Team of qualified short term and long term disability management specialists

- Individual interventions to ensure successful return to work



INNOVATION

Paperless workflow, claim status access

- Integrated health and disability solution
- Continually exploring new approaches and technologies

Our approach



CLIENT COMMUNICATIONS

- Consistent, proactive employer and employee communication and updates
- Coordinated Return to Work planning



ACTIVE CASE MANAGEMENT

- Focused on functional ability
- Local/customized practices
- Managing to a timely, successful resolution



MULTI-DISCIPLINARY RESOURCES

- Access to in-house and external health management services
- Early access to care and treatment

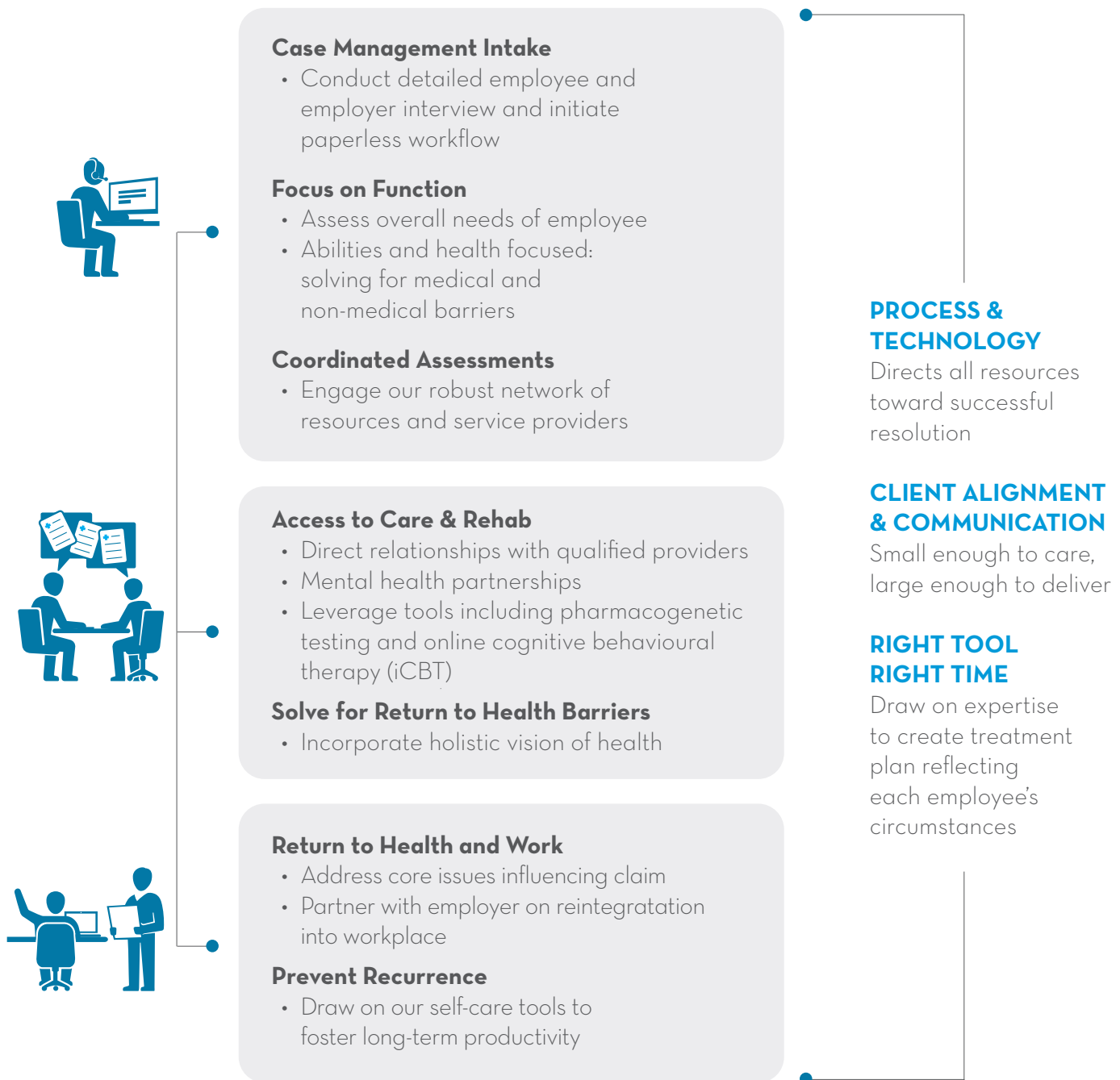


INSIGHTS

- Self-service reporting tools for claim status and trend analysis
- Program analysis and go-forward recommendations

We leverage our all-under-one-roof advantage to ensure that your disability coverage reflects your organization's benefit philosophy

Case Management that works



We deliver consistent, best-in-class employee and employer communication on every claim

CASE STUDY:

Proactive communication and engagement

Follow the journey one employee and her employer take, as they successfully overcome a disability challenge together, with the guidance and resources of Medavie Blue Cross.

MARIA'S STORY

Maria is 30 years old, with a very demanding, high stress job at a local hospital, a Medavie Blue Cross client. Always a high achiever, when her performance at work failed to meet the high standards she set for herself, Maria found it difficult to concentrate at work, and, in a spiral, begins to regularly call in sick.

Finally, unable to cope, Maria files a disability claim with Medavie Blue Cross

A claim specialist is assigned and we begin our assessment and support process to ensure timely, successful resolution.



SUPPORTING RECOVERY

Employee

Assessment

Claim specialist conducts a full assessment of Maria's condition, identifying causes, review of medical records, symptoms and potential treatments

This assessment includes a detailed telephone conversation to ensure full understanding of Maria's challenges

Approval Decision

Maria informed her claim is approved and told of next steps to expect (i.e. rehabilitation plan)

Treatment

We expedite access to a psychiatrist for diagnosis and treatment

We engage our health delivery partnership mental health expert to help set up the special support Maria needs

Together, we develop a comprehensive health and wellness strategy that engages a range of resources including Maria, her physician and a psychiatrist

Our interventions result in an average of
3 weeks to speak with a health specialist –
compared to 19.3 weeks* without our support.

*Fraser Institute

Employer

Detailed phone interview about workplace and Maria's tasks

Employer informed that claim has been approved, anticipated duration of absence, and initial case plan

Online monitoring tool access provided

Biweekly phone update on progress of claim, any barriers to return to work, and expected resolution date

Regular communication allows employer to manage absence

RETURN TO WORK

Transition

Maria, her employer and the claim specialist create a transition plan that considers accommodation opportunities and Maria's functional abilities. Maria initially returns three days a week.

Stay at work

Claims specialist educates employer on supporting the employee in renewed role, and has regular contacts with Maria and employer to support progress.

Resolution

Contented and performing well, Maria returns to full-time work, equipped with coping mechanisms for dealing with thoughts and feelings.

SINCE 2015, WE HAVE ACHIEVED A 28% IMPROVEMENT IN RETURN TO WORK WITHIN THE SHORT TERM DISABILITY PERIOD THROUGH INNOVATIVE APPROACHES AND PARTNERSHIPS.

In a recent RGA industry survey, respondents reported that mental health is now the largest long-term claim category, going from 22% of total claims in 2015 to 29% in 2017.

A unique, integrated offering

Return to Health – Return to Work – Remain at Work

Our disability solutions play an essential role in protecting your employees and helping provide maximum advantage to your organization. **We integrate health insurance, pharmacy benefit management and disability management** under one roof, which offers a unique opportunity to take control of your health benefit challenges and opportunities.

Health Care

Whether it's drug coverage, extended health benefits or disability protection, the world of benefits continues to evolve. By working together and drawing on the insights provided by our own data, we help you build a plan that reflects your overall benefit philosophy.

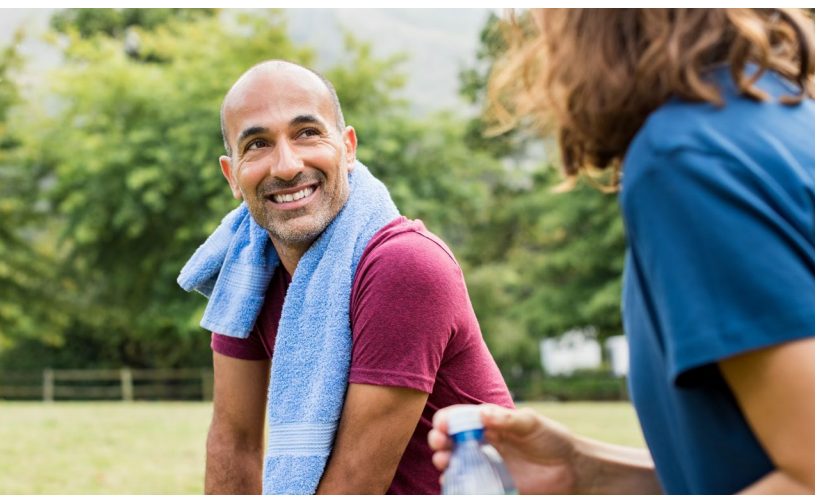
Self Care

By making it as easy as possible for employees to take a proactive approach to their health, we provide the tools to keep potential claims at bay. From our Managing Chronic Disease benefit to our inConfidence employee and family assistance program, we help your employees take control of their health and make the choices that will keep them happy and productive.

Plan Care

Every dollar you spend on your benefit program needs to be focused on delivering the best possible return. That's why our holistic approach to employee health and disability management helps ensure long-term productivity and engagement.

We treat every employee with compassion and support. Whether it is preventing disability from occurring, leading effective return-to-work strategy or keeping claims from reoccurring, an integrated approach to disability management is a key element in the success of your organization.



Our Disability Management Commitment

- Provide direct, consistent employer and employee communication
- Follow a proven, focused approach to advancing claims to a successful return to work
- Access to a robust network of resources and service providers to facilitate assessments and optimize return-to-health and return-to-work for employees
- Ensure easy access to unique self-care resources for employees to help improve their health
- Meet and exceed agreed upon deliverables and timelines for quality and service assurance standards
- Develop compassionate, health-based relationships with employees to provide the best outcome for every individual

