

CANADA

GEB Network Partner: Sun Life Canada

DISABILITY BENEFITS

ABOUT Sun Life

Sun Life, founded over 150 years ago, has been an industry leader and trusted provider for generations, offering Group Benefits, Group Retirement Services, Individual Insurance and Wealth Management in Canada. Sun Life is a strong, well-capitalised company with solid financial ratings (S&P AA- positive rating; Moody's Aa3 stable outlook; AM Best A+ superior).

Sun Life has won numerous awards including the **2019 Most Trusted Brand¹** and the **2020-2021 Most Respected Life Insurance Company in Canada.²** Sun Life is represented by more than 2,300 advisors in over 1,200 communities across the country, insuring millions of lives and thousands of companies in Canada and around the world.

CAUSES OF DISABILITY

Mental health issues are the leading cause of disability in Canada, representing 1 in 3 disability claims and 70% of total disability costs.³ According to the Mental Health Commission of Canada, it is estimated that the national economic impact of mental health disability is at least \$50Billion CAD annually due to lost worker productivity, and the cost of benefits and social services.⁴ Other causes of disability include:

- Infectious disease
- Musculoskeletal disorders
- Cancer
- Accidents
- Diseases of the Circulatory system (Heart Disease, Stroke, High Blood Pressure)

Many of these illnesses can be addressed through education, lifestyle changes and early intervention. For disorders that progress to disability and eventual absence from work, Sun Life offers a range of Disability benefit plans and associated support services.

DISABILITY PLAN DESIGN

Sun Life offers Short Term Disability (STD) and Long Term Disability (LTD) for the local market. Following is a description of standard product features:

Short Term Disability

Definition of Short Term Disability: during the elimination period (1-7 days) and the subsequent STD benefit duration (typically 4 months), the plan member is considered continually disabled while they are unable to perform the essential duties of their own occupation in any workplace.

Benefits structure: STD benefits are typically between 60% and 67% salary. Weekly maximums average between CAD \$600 to \$2,000.

Elimination Period, Duration of Benefit payments: An Elimination Period must also be satisfied before benefits can begin. The standard Elimination period for STD is 1-7 days. The Duration of STD payments is typically 4 months, at which point LTD would begin if this coverage is also in place.

Claims process: the standard STD contract requires that Sun Life receive proof of claim no later than 30 days after total disability begins.

Long Term Disability

Definition of Long Term Disability: During the Elimination period and the following 24 months, a plan member is considered continually disabled if they are unable to perform the essential duties of their own occupation in their workplace. Afterwards, a plan member is considered totally disabled if they are continuously unable to perform any occupation, for any employer, for which they are or may become reasonably qualified for, by education, training or experience.

Benefits structure: LTD benefits are between 60% to 67% of salary. Monthly maximums average between CAD \$2,500 to \$15,000.

Elimination Period, Duration of Benefit payments: An Elimination period must be satisfied before benefits can begin. The standard Elimination period for LTD is 4 months. The maximum LTD benefit period is the last day of the month in which the plan member reaches age 65.

Claims process: The standard LTD contract requires that Sun Life receive proof of claim no later than 90 days after the end of the Elimination period.

1-<https://canadasmotrespected.com/awardee-categories/2020-21-awardee-insurance/>; 2-<https://www.sunlife.com/en/about-us/awards-and-recognition/>; 3-<https://globalnews.ca/news/5306210/disability-insurance-mental-health/>; 4-https://www.mentalhealthcommission.ca/sites/default/files/2016-06/Investing_in_Mental_Health_FINAL_Version_ENG.pdf
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DISABILITY SUPPORT

Comprehensive support for absence management and organisational health

Sun Life provides strategic direction and comprehensive workplace health management through its **Integrated Health Solutions (IHS) team**. Through in-depth analysis of employee and organisational data facilitated by Organizational Health Consultants (OHC), IHS helps employers to identify risks and opportunities to improve employee health. Following insights from the data, the OHC will help Clients create an actionable strategy to support employees across the health continuum - whether healthy at work, at risk and off work/returning to work. IHS offers a range of solutions and support to help employers take action on their organisational health:

- Integrated Health Insights Report
- Workplace Mental Health Risk Assessment
- Organizational Health & Wellness Assessment
- Disability Management Self Assessment
- Mental Health Education
- Strategic Consulting Services

Dedicated support for claimants

Sun Life provides dedicated plan member support through **Disability Case Managers (DCM)**. DCMs focus on complex absences that require case management and intervention. They are trained to assess both STD and LTD and continue to manage a STD absence that transitions into a LTD. The DCM will be responsible for the initial assessment and ongoing absence management of plan members. They will develop case management plans and coordinate any required interventions and assessments. They will also plan and negotiate return-to-work.

Rehabilitation support

If required, DCMs engage in-house Rehabilitation Consultants when more in-depth case management services are needed. They coordinate face-to-face (in person or virtual) meetings with the employee, the doctor and/or employer, as needed, to better understand the underlying factors. They may also negotiate return-to-work plans. They also coordinate any vocational rehabilitation required. Sun Life employs **over 70 accredited Rehabilitation Consultants** with backgrounds in health care, vocational rehabilitation, and health management.

Return-to-work support

The DCM will consult and provide recommendations on a **return-to-work programme** and remain in regular contact with plan members and plan sponsors throughout the transition back to work.

Leveraging technology

Sun Life has invested in technology to develop **secure online platforms** for document sharing and claims

submission/monitoring. Their Disability Online Tool enables employers to submit claims online, and access key information on each case to stay up to date, while protecting employee privacy. Plan members can submit claims electronically and access information such as claim status and payment details on the web, through **mysunlife.ca** or through the **my Sun Life mobile app**. Sun Life also provides electronic reimbursement of claims to streamline the payment process.

Reporting

Sun Life offers a **wide range of online claims and financial reports** to help clients understand and manage absences within their group. Both standard and customised reports are available. They review feasibility of custom reporting on an individual basis and custom reports are subject to additional cost.

Key Advantage

Sun Life provides additional focused support for absences related to **Mental Health**:

- **Motivational claimant interviews and assessments:** DCMs conduct in-depth interviews to engage plan members in their own choices for recovery and return to work. This helps DCMs guide plan members through meaningful changes to increase function and productivity;
- **In-house clinical support:** full-time in-house Registered Psychologists provide consultation on complex cases, training for DCMs and Rehabilitation Consultants, and additional guidance for clients to improve mental health at work.

Plan members are further supported by a **range of innovations** to help improve access to care and recovery including:

- **Virtual Cognitive Behavioral Therapy:** Video-based counselling allows plan members to have face-to-face counselling without leaving their homes;
- **Pharmacogenomics:** genetic testing helps the plan member's treating physician better match prescription drugs with the plan member. This can eliminate the trial and error process of finding the right anti-depressant drug;
- **Virtual independent medical exams:** Virtual exams can speed up the assessment process and allow plan members to start working with their case manager on a recovery plan sooner.

Note: When moving contracts, past liabilities and associated reserves remain with the prior insurer.

Please contact your GEB representative for more information on Disability plans available through Sun Life Canada.

