



Canada - Disability Benefits

Provided through Sun Life, GEB's Network Partner in Canada

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Causes of Disability

The leading causes of death and disability in Canada include Mental Health, Heart disease, Lung cancer, Musculoskeletal disorders (especially low back pain), Stroke, COPD, Diabetes, drug use disorders, falls and headache disorders.¹

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 Products

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, including in a different department or location with the same employer or with another employer.

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

Disability Support

Comprehensive support for absence management and organizational health: Sun Life provides strategic direction and comprehensive workplace health management through its Organizational Health (OH) team. Through in-depth analysis of employee and organizational data facilitated by Organizational Health Consultants (OHC), OH 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. OH offers a range of solutions and support to help employers take action on their organizational health:

- Integrated Health Insights Report
- Workplace Mental Health Risk Assessment
- Organizational Health & Wellness Assessment
- Disability Management Self Assessment
- 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.

1-<https://www.healthdata.org/canada#:~:text=The%20top%20cause%20of%20death,30%20percent%20to%2053%20percent,> and SunLife portfolio data. GEBDIS/Canada_2025

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Disability Products (continued)

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 LTD 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 any workplace, including in a different department or location with the same employer or with another employer. 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.

Disability Support (continued)

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 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.

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

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