

GROUP INSURANCE

Disability management Member's guide



A partner you can trust.



www.inalco.com



› Together for your wellbeing

At Industrial Alliance, we understand that absence from work causes stress and anxiety. Illness or injury not only reduces functional capacities, but also the quality of life. To help you get back on track with peace of mind, we work **together for your wellbeing**.

Under our disability management program, we collaborate closely with you, your employer and health care professionals to facilitate your recovery, and ensure a safe and lasting return to work.

Once approved, it is our objective to support you financially with disability benefits and to guide you throughout your disability by focusing on early intervention and appropriate treatment. A case manager is assigned to you to provide a single point of contact and ensure consistent and continuous management of your file.

We believe that communication is at the heart of disability management and we are available to support and direct you at all times and at all stages of the process. You are encouraged to contact us at any time during your absence.

You can reach the disability claims customer service centre by calling **1 877 422-6487** and choosing the **disability benefits** option.

This Member's guide was developed to provide you with useful and essential information about our disability management process.

Our comprehensive approach to disability management is all about you!

Forms to complete

You, your attending physician and your employer must complete the appropriate disability claim forms.

To avoid unnecessary delays, make sure all sections have been completed and signed. You must also provide any other relevant document requested by Industrial Alliance.

According to your province of residence, send the required information as soon as possible to the following address or fax number:

Quebec

PO Box 790, Station B
Montréal, Quebec H3B 3K6
Fax: 1 877 799-6691
Email: disabilitylife@inalco.com

All other provinces

522 University Avenue
Suite 400
Toronto, Ontario M5G 1Y7
Fax: 1 877 781-1583
Email: disabilityclaims@inalco.com

For an initial request

For an initial request, your employer (the policyholder), your attending physician and you must complete the *Disability Claim Form – Initial Request*.

Sections to complete

› Policyholder's Statement

This section must be completed and signed by your employer. Information related to your job, salary, responsibilities, duties and last day worked is essential to assess your eligibility for disability benefits and develop the best back-to-work plan for you.

› Member's Statement

You must complete all sections of the "Member's Statement" on the form. It is important that you sign in ink the authorizations in your "Member's Statement" and the authorization in the "Attending Physician's Statement". In addition, you must provide your Social Insurance Number in the "Member's Statement" when benefits are taxable. It is important to note that Industrial Alliance will not be able to issue any disability benefit payments if this information is missing.

› Attending Physician's Statement

Your attending physician must complete the "Attending Physician's Statement". Make sure the physician has also included his/her contact information and signed the required area of the statement.

To request an extension of disability

If your disability continues beyond the date specified in the initial request, you and your attending physician must complete the *Disability Claim Form – Extension of Disability*. Remember to sign and provide all required information and documents.

Sections to complete

› Member's Statement

You must complete all sections of the "Member's Statement" on the form. It is important that you sign in ink the authorizations in your "Member's Statement" and the authorization in the "Attending Physician's Statement". In addition, you must provide your Social Insurance Number in the "Member's Statement" when benefits are taxable.

› Attending Physician's Statement

Your attending physician must complete the "Attending Physician's Statement". Make sure the physician has also included his/her contact information and signed the required area of the statement.

Sign up for direct deposit of your disability payments

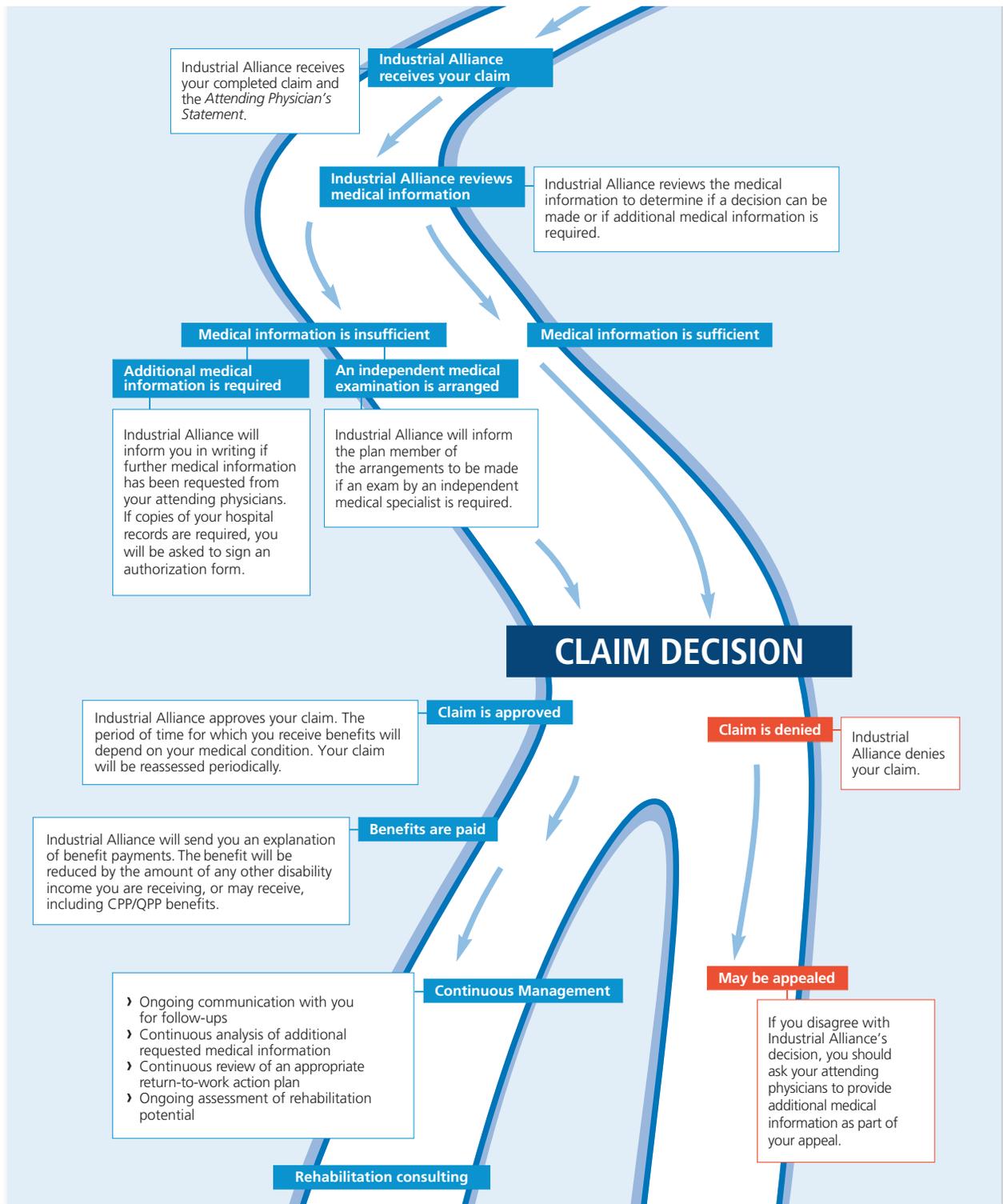
With direct deposit, your disability payments are directly deposited in your bank account. It's reliable, secure, practical and confidential.

To sign up for direct deposit

- › Complete the *Direct Deposit of Disability Benefits form*
- › Enclose a void cheque
- › Return the required documents to our offices at the address indicated on the top of the form

If applicable, the cost for completion of the disability form by the physician can be reimbursed from your Health Spending Account (HSA).

› Your roadmap to the disability claim process



› Your roadmap: key players

Your case manager's role

Your case manager is the single point of contact specifically assigned to the disability management of your claim and your return to work. He or she:

- › Analyzes the medical information received to determine if it is sufficient to make a decision within five working days of the date of receipt for short-term disability claims and within ten working days for long-term disability claims
- › Determines your eligibility for disability payments and, if applicable, the appropriate benefit period
- › Communicates with you, your employer, attending physician and other health care professionals throughout your absence to obtain information, clarification and updates regarding your condition and return-to-work potential
- › Helps develop a back-to-work plan when the time is right

Feel free to contact Industrial Alliance with any questions about the management of your disability claim.

Your attending physician's role

Your attending physician:

- › Establishes your diagnosis
- › Provides appropriate care and treatment
- › Refers you to a specialist if needed
- › Indicates the functional limitations preventing you from performing your work duties
- › Provides pertinent medical information to Industrial Alliance so we can determine your eligibility for benefits
- › Helps develop a back-to-work plan when the time is right



Your employer's collaboration and commitment

Your employer's collaboration and commitment are essential to your return to health and work. Your employer will be asked to:

- › Complete the "Policyholder's Statement" section on the forms and forward it to Industrial Alliance
- › Answer your questions concerning the disability claims forms and the process of submitting a claim
- › Clarify the roles and responsibilities of all key players
- › Make note of your functional limitations in order to facilitate your return to work
- › Be creative in developing solutions and accommodations to facilitate your successful return to work
- › Maintain ongoing communication with all parties



Your responsibilities

You play an important role during your absence. You are responsible for ensuring that the disability claim forms are properly completed (refer to the “Forms to complete” section of this guide) and that Industrial Alliance receives all medical information required to manage your claim.

During your period of absence, you must:

- › Be under the continuous care of a physician
- › Follow the treatment plan and medical recommendations outlined by your attending physician or specialist
- › Inform Industrial Alliance of any change in your health status, treatment plan or attending physician
- › Communicate any change in your personal information (address, telephone number, banking information)
- › Inform Industrial Alliance of your involvement in any activity, such as other employment, volunteer work, training, or enrolment in any academic courses or programs, etc.
- › Inform Industrial Alliance if you plan a vacation during your disability period

➤ Returning to work and rehabilitation

The goal following your absence is to help you safely return to productive employment. Return-to-work programs are now recognized as an important part of an individual's medical treatment plan and rehabilitation.

A gradual return to work (GRTW) is often suggested following an absence to facilitate your reintegration to work and ensure your return to work is progressive and long lasting.

GRTWs are based on the philosophy that many plan members can safely perform productive work during their recovery process. Return-to-work options can involve transitional duties (temporary work tasks that are meaningful and productive) and/or a GRTW. The graduated schedule is designed to ease you back to work, and gradually build your tolerance and capabilities for full-time hours and duties.

GRTW programs are often part of a rehabilitation program or developed with the aid of a rehabilitation consultant, but rehabilitation involvement is not necessary for all GRTWs. They are designed to accommodate your capabilities and are meant to be flexible. However, all work re-entry programs must be monitored, and any request for an extension to an existing GRTW program will require Industrial Alliance's full review and approval.



What is rehabilitation?

Rehabilitation is a personalized service that is focused on identifying your needs, abilities and barriers to recovery. Rehabilitation involvement is aimed at helping you get better faster so you can return to work.

The rehabilitation process begins with a preliminary evaluation of your disability claim. If your medical condition is considered sufficiently stable, the file is referred to Industrial Alliance's Rehabilitation Department. This process may start the first weeks following your leave of absence.

A rehabilitation professional then proceeds with an evaluation of your needs. This often involves a face-to-face meeting with you in your home, and can also include consultations with your employer and attending physician. The consult meetings are conducted to assess your abilities, clarify any restrictions and to help us better understand your situation. They may include a discussion of the following issues:

- › Your medical history
- › The circumstances and events leading up to your leave of absence
- › Your job responsibilities and physical requirements
- › Any medically imposed restrictions or limitations associated with your return to work

Once the evaluation has been completed, you and the rehabilitation consultant will develop an individualized rehabilitation plan to assist with your recovery and eventual return to work.

Cooperation with rehabilitation is contractually required and is essential to ensure your successful rehabilitation program and return to work.



Who are the members of the rehabilitation team?

The team is composed of several rehabilitation specialists trained to work with individuals with a variety of physical or psychological conditions. The team can include consultants with training in psychology, nursing, occupational therapy, social work, career counselling, vocational rehabilitation or mediation.

These professionals will assist by facilitating your recovery and helping to minimize the impact of your disability on your functional and return-to-work abilities. The rehabilitation team will work closely with you, your employer, attending physician, other related health professionals and Industrial Alliance's case manager in order to develop a rehabilitation and back-to-work strategy that is personalized, successful and lasting.

What are the commitments of the rehabilitation team?

- › **Facilitating** recovery by presenting various rehabilitative options based on your needs to ensure appropriate care and treatment for their condition.
- › **Liaising** with your attending physician and your employer. The rehabilitation consultant will work collaboratively with all parties during your return to work process.
- › **Eliminating barriers** that might interfere with your return to work by providing the necessary tools and support.
- › **Ensuring** a safe and lasting return to work.



Frequently asked questions

Q1: What do you mean by “elimination period” for a disability claim?

An “elimination period” is a period of time during which you must be absent from work due to a total disability before you are eligible for disability benefits.

The elimination period for short-term disability benefits under your plan is seven calendar days.

Q2: What do you mean by “total disability,” and what are the criteria?

During short-term disability and for the first 24 months of long-term disability, “total disability” means that you are not able to perform substantially all of the essential duties of your occupation due to an illness or injury.

For more details, please refer to your insurance booklet.

Q3: How will Industrial Alliance evaluate my disability claim?

A case manager examines the information provided and determines if you are eligible for disability benefits. The first step is to ensure that your coverage is still in effect. The next step involves reviewing the medical information regarding your diagnosis, treatment and limitations, then analyzing this information based on the tasks related to your job to determine your ability to carry out your work.

For more information on this process, please refer to the section of this guide entitled “Your roadmap to the disability claim process.”

Q4: How long will it take to process my claim?

Once we have all the required documents, we inform you of our decision (acceptance, denial or request for additional information) within five working days. This time period applies to claims for short-term disability benefits. For long-term disability claims, we inform you of our decision within ten working days following receipt of the required documents.

Q5: How will I be informed of your decision?

Whether your claim is accepted, pending or denied, the case manager will call you to inform you of the decision. The case manager will also send you written confirmation and, in the case of a denial, a detailed explanation of the reasons for the decision.

Q6: If my claim is accepted, what will be the frequency and duration of my benefit payments?

If your claim is accepted, you will receive your short-term disability benefit payments on a weekly basis. Long-term disability payments are on a monthly basis. The duration of benefit payments will depend on your diagnosis, treatment and recovery.

Your benefit payments will be made by cheque or by direct deposit if you subscribe to this service.

Q7: Who will be responsible for managing my disability claim and following up on my file?

The case manager assigned to your group will be responsible for your case for the duration of your disability.

For more information, please refer to the section of this guide entitled “The case manager’s role.”

Q8: How often will I be asked to update the medical information in my file?

The frequency with which you will be asked to update your information is dependent on your treatment and recovery.

Q9: Might I be asked to attend an independent medical examination?

Yes. Industrial Alliance may ask you to attend an independent medical examination with a specialist. This assessment may be required to complete our analysis and reach a decision. Your plan will cover all fees for this type of examination.

Q10: Why do I have to provide information on my education, my skills and my work experience?

This information is used to assess your potential for gainful employment and rehabilitation.

Q11: Do I have to submit a claim to Industrial Alliance even if I receive benefits from another workplace health and safety organization?

Yes. You have to submit a benefits claim with us even if you receive benefit payments from another workplace health and safety organization (CSST, WSIB, etc.) for the following reasons:

- › We must be informed of your disability
- › If you pay premiums for other coverage, you may be eligible for a break on your premium payments
- › You may be eligible for disability benefits if the workplace health and safety organization stops paying benefits

Q12: If I have another source of income, will it affect my benefit payments?

If you receive income from other sources, like the Canada Pension Plan, the Quebec Pension Plan, a workplace health and safety organization, or another insurance or pension plan, Industrial Alliance will deduct that amount from your disability benefit payments.

You must inform Industrial Alliance of all sources of income from the start of your disability. If you fail to inform us of this income, the amount paid in excess will be recuperated later on.

For more details, please refer to your insurance booklet.

Q13: If my salary increases, will my benefit payments also increase automatically?

No, your benefit payments will not increase because they are based on your income at the start of your disability. On the other hand, if you receive long-term disability benefits for more than two years, they will be adjusted to reflect the increase in the consumer price index, up to a maximum of 3% per year.

Q14: What does the change in the definition of disability entail?

Following the long-term disability elimination period and the own occupation period, in order to continue to qualify for benefits, you must be unable to perform any gainful employment for which you are reasonably suited by your prior work experience, your education and your training.

For more details, please refer to your insurance booklet.

Q15: If my claim is denied or if my benefits are suspended, what are my options?

If your claim is denied or your benefits are suspended, your case manager will call you and send you an explanatory letter. Your case manager will describe how to proceed and identify the documents to provide if you wish to challenge the decision. Ultimately, your request could be subject to review by a committee composed of disability management experts.

Protecting your personal information

Industrial Alliance will protect the confidentiality of the personal information provided for your disability claim in accordance with federal and provincial laws.

Case managers and other representatives of Industrial Alliance recognize and respect the right of every individual to privacy and confidentiality with regard to their personal lives and information that concerns them. They are required to adhere to the Industrial Alliance Professional Code of Conduct, which defines the rules for the personal information of its plan members.

Your file will be kept at the offices of Industrial Alliance.

Industrial Alliance

Founded in 1892, Industrial Alliance is an industry leader in insurance and financial services in Canada. Known for its financial strength and dynamic approach, Industrial Alliance is a major financial institution with operations across the country.

Solutions adapted to your needs

The Industrial Alliance Group Insurance division offers a wide range of traditional and specialized group insurance products designed to meet the individual needs of each client.

To achieve this, we actively develop and maintain relationships of trust with our clients. Our success derives from our service-oriented culture, our openness and flexibility and our effort to continuously improve our practices.

For more information, please contact the disability claims customer service toll-free from anywhere in Canada at **1 877 422-6487** and choose the **disability benefits** option.



The elephant,
a symbol of our 120 years
of strength and solidity.