

# DISABILITY MANAGEMENT SERVICES

Focus on Healthy  
Outcomes





## **We focus on healthy outcomes—so our customers can stay focused on their business**

In every small business, employees make a big impact. When just one person can't work, the consequences are real and immediate. Lost business opportunities. High replacement costs. Lower productivity and team morale.

At Empire Life, we can help employees who are off work due to illness or injury return to work quickly and safely. We focus on healthy outcomes—so our customers can stay focused on their business.

We provide a full range of disability management services that follow industry best practices—which means that employees receive the support they need, when they need it. Where we stand out is in our personal service. Our team is dedicated, passionate and involved. Customers and their employees who are off work know what to expect and feel well supported.

## Our 'one team' model drives our success

We follow industry best practices in the management of absences. Our 'one team' model ensures we apply the right resources at the right time—minimizing or avoiding delays that can prolong recovery. Every morning the whole team gets together to review progress. It's an opportunity for people with different skills sets and perspective to review claims and determine the right path, based on the unique needs of each individual.

### Our team members:

- Claim managers have strong communication, research, and critical thinking skills. Their education, skills, and experience equips them to deal effectively with people. They are comfortable and adept at dealing with challenging situations.
- In-house medical consultants provide clarification or an expert opinion about medical conditions, diagnoses, tests and treatments. They contact the treating physician, when needed, to discuss the employee's condition and treatment plan.
- In-house return-to-work facilitators help resolve personal or workplace issues that may be affecting recovery and return-to-work. They also arrange specialized assessments such as worksite assessments. This more in-depth attention helps ensure that our case management plans address all factors bearing on return to work, not just the medical diagnosis. We screen every claim to see if a return-to-work facilitator needs to be involved.
- National network of accredited service providers helps us deliver the right type of care or assessment to employees wherever they live. We have carefully selected providers in every province and we oversee their work from start to finish. Examples of services include:
  - Cognitive behavioural therapy
  - Functional abilities evaluations
  - Mediation
  - Physiotherapy
  - Vocational rehabilitation
  - Work hardening

## Our team approach

**We believe that work is healthy:** It gives people a sense of purpose, identity, self-worth, and achievement. Our disability management team is passionate about helping people regain their health so they can return to work.

**Communication and timely action make a difference:** Studies show that return to work becomes less likely the longer an employee is off work. We therefore work quickly—communicating early with employees and their managers, and deploying the right resources at the right time to maintain momentum. At every step we treat employees with dignity, empathy, and respect.

**At the heart of each claim is a unique individual:** People vary in their physical health and ability to cope with a disability. This can affect how they respond to, and recover from, illness or injury. Personal or workplace factors can also affect recovery, so our claim managers look at the whole picture when assessing an absence—to see if anything aside from the medical issue is influencing return to work. Where we identify a non-medical issue, we bring in the right experts to help.

## We have excellent case management tools

Our case management tools support effective and goal-focused management of each individual who is absent due to illness or injury. These include the:

- **Case management plan**, which ensures that all of the steps that should be taken to help resolve an absence effectively are taken by each claim manager, with every absence.
- **Workflow management system**, which automatically alerts claim managers and their managers about upcoming claim milestones. It also generates reports for claim managers to bring forward for review.

Our claim manager and return-to-work facilitator toolkits help to ensure that an effective return-to-work plan is developed for each individual's unique circumstances.

| Claim Manager Tool Kit   | Return-to-work Facilitator Tool Kit   |
|--|---|
| <ul style="list-style-type: none"><li>• Activities of daily living reviews</li><li>• Attending physician reports, specialist reports, test results, consultation notes</li><li>• Case management plan</li><li>• Daily diary</li><li>• Functional abilities evaluation</li><li>• Functional telephone interviews</li><li>• Home visits</li><li>• Independent medical examination</li><li>• Medical consultants</li><li>• Medical Disability Advisory</li><li>• Surveillance</li></ul> | <ul style="list-style-type: none"><li>• Cognitive behavioural therapy</li><li>• Ergonomic assessment</li><li>• Functional abilities evaluation</li><li>• Progressive goal attainment program</li><li>• Rehabilitation referral</li><li>• Structured return-to-work plan</li><li>• Vocational services:<ul style="list-style-type: none"><li>– Employment counselling</li><li>– Transferable skills analysis</li><li>– Labour market analysis</li><li>– Job search program</li><li>– Targeted skill upgrades as required</li></ul></li><li>• Work conditioning/work hardening programs</li><li>• Worksite assessment</li></ul> |

When an individual is off work due to illness or injury, everyone is affected. With Empire Life disability coverage, we can help. We work with the employee to create optimal recovery and return-to-work options, so the employer can focus on the success of the business.

## Three steps to building healthy outcomes

Return-to-work planning is most effective when it's a partnership among the employee, his or her manager, and the Empire Life team. Effective and timely communication is key to a successful partnership. It's a hallmark of our disability management service at each of the following steps.

### Step 1

Telephone interviews with the employee and employee's manager to identify:

- non-medical factors that could impede recovery or impact motivation to return to work
- duties and functional requirements of the employee's occupation
- the employee's level of function
- opportunities for accommodation in the workplace

This initial interview occurs immediately. It's our opportunity to establish a relationship with the employee and manager, provide information, set expectations, and begin discussions about return to work.

### Step 2

Assessment of the employee's abilities: This step pinpoints what the employee is able to do and not do. The assessment looks at the employee's activities of daily living, as well as any physical restrictions or limitations. This is key information for the return-to-work plan.

### Step 3

Effective claim management: Once the claim manager understands the whole picture and how the employee's abilities match up with job requirements, a detailed case management plan is developed, implemented, and modified as required. For straightforward claims, we establish a return to work plan with the employer and employee, and monitor progress to make sure the employee continues to recover as forecast. Where setbacks occur, we manage them using a wide variety of tools. We use the same approach for more complex claims and apply additional resources from our national network of accredited service providers.

We'd like to tell you more! For more information on how we can help meet your needs, please contact your Account Executive or Account Manager.

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada<sup>1</sup> and is rated A (Excellent) by A.M. Best Company<sup>2</sup>. Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

<sup>1</sup> Source: Office of the Superintendent of Financial Institutions (OSFI) and company annual reports, based on general and segregated fund assets

<sup>2</sup> As at June 29, 2012

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