

How to interpret data found in Claim and Absence Details

Claim details

Plan Sponsor's name As it appears in the contract.

Contract number Same as policy number. A contract number contains 6 numerical characters.

Billing Group Division or billing group to which the member belongs.

Benefit Possible values are: short-term disability (STD), long-term disability (LTD) or Salary Continuance (Sal Con). Early claims intervention (ECI) and Sun Advisor claims are included under the Sal Con heading.

Control number Sun Life internal coding of a new claim. The first 6 digits of the number represent the date that the first claim correspondence was received. The full control number should be referenced when sending in any correspondence related to the member's claim.

As of Current date and time of when the search is conducted.

Plan member information

Please note that Plan Member Information may change on pending claims.

Member's name As it appears on the member enrolment form.

Plan member's age Calculated from member's date of birth to current date.

Gender The sex of the member as reported on the plan member statement or plan sponsor statement.

Contact info The most recent telephone number reported for the member.

Member ID The member's certificate number or unique ID as reported on the plan sponsor statement or as provided through the plan member file.

Date of birth The member's date of birth.

Original hire date The date the member was originally hired at the company. If a member has changed job titles or roles within the company, that new date is not reflected in the Claim details.

Province of residence If the member resides in Canada or the U.S., the province abbreviation (e.g. ON) or state abbreviation (e.g. NY) will be displayed. If the member resides *outside of Canada or U.S.*, the country code will be displayed. If the country code isn't available, the full country name will be displayed. If the country is unknown, we will display "Other".

Occupation category and occupation The occupation the member was participating in at the time of the disability.

Employment status The member's employment status and job availability as most recently noted by the employer.

Claim details

Claim status or absence status The status of the claim or absence as of current date.

Max benefit date This field only applies to short-term disability and salary continuance claims. It is the maximum date to which benefits may be paid or an absence supported. The date is calculated by adding the benefit period as defined in the contract or terms and conditions document, to the date the member's disability or absence is first supported.

Definition change date This is the date the definition of total disability, as defined in the contract, changes from "own occupation" to "any occupation."

Benefit expiry date The day on which the member's long-term disability benefits expire. This date is defined by the contract and is typically the date the member turns 65 years-old.

Estimated reserve amount This is the sum of the experience and pooled reserves as calculated by Sun Life's finance department. The reserve is the amount of money Sun Life needs to set aside to pay the future long-term disability claim payments for the member. It is updated on a monthly basis.

Resolution status This defines the reason that a claim or absence resolved or is expected to resolve. Where applicable, it will include the date or date range for the claim or absence resolution.

Date of disability The date the Member became disabled.

Duration of absence

For short-term disability and long-term disability, if the claim status is active, the date is calculated from the date of disability to current date. If the claim status is resolved, the date is calculated from the date of disability to the resolution date. If the claim status is pending or declined, this field will be blank.

For salary continuance (including ECI and Sun Advisor), if the absence status is supported, the date is calculated from the date of absence to current date. If the claim status is "no longer supported," the date is calculated from the date of absence to the resolution date. If the claim status is "not supported" this field will be blank.

Duration from 1st payment This field provides the duration of the claim. If the claim status is active, the duration is calculated from the 1st payment to current date. If the claim status is "resolved," the duration is calculated from the 1st payment date to the resolution date. If the claim is "declined" or "pending," this field will be blank.

Claim management details

Case Manager The name of the Sun Life employee currently managing the claim.

Next activity date The date or estimated time frame for the next case management steps to be taken by the Case Manager.

Health management status If the member is currently participating in a rehabilitation program, the status will display as "open." If the health management consultant was involved in the claim but has since discontinued services, the status will show "closed." If the member has not been referred to a health management consultant, this field will remain blank.

CPP/QPP status If the member has applied for CPP/QPP, the latest status will appear. Otherwise it will remain blank.

Gradual return to work? This will be marked "yes" if the member was, or is currently participating in a gradual return to work program.

Next case management action(s) This will display up to 3 future case management actions that the Case Manager has planned for the claim. The field will display a combination of what the action is and the reason for the action.

Due Date The expected date for completion of the "Next case management action(s)."

Benefit information

Benefit frequency The frequency of the benefit payment as defined by the terms of the contract. Short-term disability payments most often appear as "weekly" or "bi-weekly." Long-term disability payments most often appear as "monthly." Custom benefit payment schedules will appear as "non-standard."

Pre-disability earnings: These are the member's earnings up to the time of disability, as reported on the plan sponsor statement. For short-term disability, the member's weekly salary will appear. For long-term disability, the member's monthly salary will appear.

Current gross benefit This is the gross benefit amount the member is entitled to as defined by the contractual benefit formula.

CPP/QPP offset amount As defined by the contract, short-term disability (STD) or long-term disability (LTD) benefits may be offset by the CPP/QPP benefits a member is receiving. The amount displayed is the offset for a full benefit pay cycle. Only the current CPP/QPP offset amount will appear. If the CPP offset effective date is in the future or if the offset has been discontinued, this field will not appear in the claim detail list.

Rehab offset If a member is participating in a gradual return to work program, the rehabilitative earnings will reduce the disability benefit payment, as per the terms of the contract. The amount displayed is based on a full benefit pay cycle. Only the current rehabilitation offset amount will appear. If the rehabilitation offset effective date is in the future then it is not currently an offset and this field will not appear in the claim detail list.

Other offset If the member's benefit is being offset for any other reasons, the amounts will be displayed in this field. If the current "other offset" effective date is in the future then it is not currently an offset and will not be included in this field. If the "other offset" has been discontinued, then it is not currently an offset and will not be included in this field.

Taxable This defines whether or not the disability benefit is a "non-taxable benefit"; "taxable benefit – tax not withheld"; or "taxable benefit – tax withheld". The tax status is defined by the terms of the contract.

First payment date First date on which disability benefits were paid.

Member last paid to Last date on which disability benefits were paid up to.

Next scheduled date The next date on which disability benefits payment will be issued to the member.

Payment approved to The date that disability benefits have been approved up to.

Questions?

Please contact your Sun Life Financial group benefits representative.