

YOUR **NEEDS**.  
OUR **FOCUS**.

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# ABSENCE AND DISABILITY MANAGEMENT

Supporting optimum health management

*“As benefits costs continue to rise, managing organizational health is a top business priority for many employers. Our best practice approach, including a dedicated team, distinctive tools, thorough analysis, and evidence-based insight, will generate optimum results and assist plan sponsors along the full organizational health continuum—from wellness and prevention to absence and disability management.”*

Lori Casselman, Assistant Vice President, Integrated Health Solutions,  
Sun Life Financial

At Sun Life Group Benefits, the key question we ask ourselves is “how can we meet your needs as a plan sponsor?” With our Absence and Disability Management plans, we are focused on helping you be successful as an organization.

**Our service is underscored by four key pillars of excellence:**

- Solution-focused partnership
- Health-based claims management
- Exceptional people
- Continuous innovation and investment

## Highlights of a Sun Life Absence and Disability Management plan: how can we help you?

- Tight claims decision framework, with review and quality assurance built in
- Tools to help determine expected durations of absence
- Regular reports on key cost drivers impacting your organization
- Proactive communication between Sun Life, you and your employees
- Strong return-to-work planning, including accommodation solutions and support
- Predictive models and innovative data mining to help ensure the best possible outcomes
- Talented, multi-faceted team, with regionalized leadership and demonstrated strengths in all aspects of disability management

## A SOLUTION-FOCUSED PARTNERSHIP: UNDERSTANDING YOUR ORGANIZATION

We are committed to helping you to improve the physical, mental and social health of your people—and supporting your organization in maintaining a healthy, engaged workforce. We understand that the right support at the right time can transform a person for life—and believe that returning to work as soon as possible is often the fastest path to optimal recovery.

Our approach revolves around you, the plan sponsor—how can we help you better manage the health of your workforce? We strive to better understand your specific context, including:

- Job types
- Work environment
- Detailed work demands
- Your philosophy and practices around workplace accommodations

*“Our Disability Manager consistently provides us with exceptional customer service and has a wealth of knowledge of our plan’s history, contract provisions...”*

.... Plan sponsor,  
Municipal Government industry

## Case in brief: Client in the mining industry

A plan sponsor in the mining industry, with several sites, was experiencing challenges with payment calculations, claim decisions and the interplay of funding arrangements in an insured plan design. Sun Life was asked to look at the overall approach.

Through site visits and meetings, it became clear that each individual site operated within a unique environment. Community and union presences led to noticeably different cultures, and different union relationships resulted in different collective bargaining agreements and, therefore, subtle differences in policy provisions.

Throughout the year Sun Life engaged in frequent conversations with the stakeholders within each individual site. The result was precision in plan administration. Sun Life identified that additional staff were needed to meet the unique service requirements for this plan sponsor and was able to successfully onboard several Case Managers to the group. For this plan sponsor, service excellence meant seeing them for what they are, a collection of communities each with their own needs.

*“Today, I have one of my strongest client relationships with the site leaders”*

.... Sun Life Case Manager

## WHAT DOES SUN LIFE’S SOLUTION-FOCUSED PARTNERSHIP MEAN FOR YOU?

- Commitment to consistent, quality service
- Development of creative solutions that aim to meet your needs

# HEALTH-BASED CLAIMS MANAGEMENT: MAKING THE RIGHT CLAIM DECISIONS FOR YOU

We aim to make the right decisions—both initially and throughout the duration of a claim. With Sun Life, plan sponsors can have confidence in early, expert and comprehensive claim assessments, proactively managed to support a timely, healthy return-to-work whenever possible.

## THE SUN LIFE DIFFERENCE: THOROUGH APPROACH TO CLAIMS MANAGEMENT

- **Thorough assessment**

- *Comprehensive analysis* of all information about the absence, including information gathered through telephone interviews with you and the employee.
- *Engagement of the employee* with a focus on their functional abilities, not only to ensure optimal treatment is in place, but to understand how other factors may be influencing their recovery (e.g., perceptions regarding recovery, workplace, family and/or financial issues).
- *Establishing expectations for recovery*, keeping the discussion with the employee and their physician focused on return-to-work goals and providing you with the information you need to identify accommodated work opportunities and to inform return-to-work planning.
- *Involvement of the right resources* when in-depth rehabilitation, treatment and/or other interventions are needed.
- *Negotiating return-to-work plans* that focus on aligning the employee's functional abilities with your business needs.
- *Predictive modeling* that confirms our approach to achieve optimal outcomes for both the employee and you.

- **Focus on quality review**

- *Decision accuracy* is the mandate of our Claim Decision Quality Assurance (CDQA) team. This team ensures the accuracy of all new claim and change of definition decisions.
- *Financial accuracy* is the focus of our Administration, Eligibility and Payment Specialist team. One of the largest in the industry, this team is focused on quality and operational efficiency.

- **Effective communication with you**

- *Prompt initial communication* with you and the plan member once the claim decision is confirmed through the CDQA.
- *Proactive communication on adjustments* by informing the employee in advance of possible adjustments to their benefits and explaining the calculation.
- *In-person claim review meetings* at the frequency that provides the right value to you. We work with you to establish a plan for such meetings, including frequency, format, meeting goals and expected outcomes.
- *Reporting and updates* that highlight key milestones and decision points.

## WHAT DOES SUN LIFE'S APPROACH TO CLAIMS MANAGEMENT MEAN FOR YOU?

- Clear expectations to help you manage your business
- Effective plan management and support
- The right decisions on claims
- Accuracy in claims payments
- Mitigation of your costs

*“I am thrilled with the service that Sun Life has provided over the last year, especially as it relates to STD and LTD claim management.”*

.... Plan sponsor, Manufacturing industry, November 2014

*“I appreciated Sun Life's constant open communication about claim statuses.”*

.... Plan sponsor, Healthcare industry, March 2015

# EXCEPTIONAL PEOPLE: A TEAM THAT WORKS FOR YOU

Absence and disability management is a relationship-intense business. We focus on providing you with the top talent in the industry—a team that can support the needs of many stakeholders.

## THE SUN LIFE DIFFERENCE: A TEAM THAT BRINGS YOU THOUGHT LEADERSHIP AND BEST PRACTICE APPROACHES

- **Strong regional leadership**

- Representation of your voice through our Regional AVPs, Managers and Directors
- Responsive to the regional nuances and influences impacting your business

- **Case Management expertise**

- Our Case Managers are your key contact and work directly with you, your employee and their health care team. They ensure that all stakeholders are aligned towards the same objective, with transparency and effective communication. They establish the right touch at the right point, interacting directly with your employees to help achieve an early and safe return to work. With caseloads designed for availability and prioritization of your plan, they are positioned to provide proactive support to you and your employees.

*“The passion that drives me every morning is our plan sponsors. Our customers want to be the leader in their industry and they want the partnership with Sun Life to reflect that. Our plan sponsors are hungry for ideas, strategies and innovation that will support policies and practices that will keep their workplace healthy and safe so they can focus on driving their business objectives.”*

.... Absence and Disability Management team member

*“My Case Manager was amazing to talk to...really took control of the conversation...I appreciated the way that the call was handled...happy to have someone on the other end of the phone who could take the time to answer my questions and provide me with such amazing service”*

.... Plan member, May 2015

*“Return-to-work has been great...no problems...glad to be back at work...Wonderful experience with Sun Life”*

.... Plan member, April 2015

*“We wanted to thank Sun Life for making changes to reduce the portfolio size of your Case Managers. This gives them additional time to provide excellent case management services for the increased number of mental health claims, which, at times, can be very problematic to adjudicate, as there may be performance issues mixed in with medical issues.”*

.... Plan sponsor, Municipal Government industry

- **Insight into the issues affecting your employees**—our Health Management Consultants are rehabilitation professionals who support Case Managers when more in-depth interventions are needed. They find solutions to issues that may be impacting your employee's recovery.

*“We championed the business case to fund modification of a Plan Member’s van to assist with his return- to -work plan. Over 10 years later, he still has the van we invested in and has not been off work again after getting it. This is a welcome reminder of the reason why I do the work I do every day.”*

.... Sun Life HMC Manager

- **Peer consultation and support**—our Case Management Consultants provide continuous consultation and coaching on case management, endeavoring to ensure consistency and quality in the management of your claims.
- **Mental health support**—our Senior Mental Health Consultants are registered Psychologists with expertise in both community and organizational psychology. They coach our Case Managers on individual case management plans for absences involving mental health and provide training on the management of mental illnesses and influencing factors often associated with these conditions.
- **Additional support for your absence and disability management program**
  - *Health Partners*—for medical expertise
  - *National Service Provider Network*—for vocational assessments and interventions
  - *Eligibility Specialists and Payment Specialists*—handle day-to-day administration, benefit payment calculations, etc.
- **Frequent, proactive communication**—we aim to anticipate your needs and ensure that you have the information you need when you need it.
  - *Prompt communication by the Case Manager* on initial assessment and claim decision
  - *Regular communication with you and your employee on absence status*
  - *Written confirmation of the current status of the claim with each update* to the case management plan (at a minimum) every 2-4 weeks (STD) and every 4-8 weeks (LTD)
  - *Meetings with your Disability Manager, at a frequency determined by you*—complement the Case Manager’s regular status updates, may include progress reports on active cases and return-to-work plans, or may focus on lessons learned through complex claim situations

*“She is doing a great job. Responds efficiently to all enquiries, easy to access via telephone, up-to-date information provided and has a good handle on the claims. We will continue with bi-weekly plan for now.”*

.... Plan sponsor, Food industry, July 2015

- *Frequent contact with both you and the employee during the return-to-work period* to ensure that the program is progressing as expected and/or to address any issues that could potentially prolong the return-to-work program.
- *Prompt communication of claim closure, to you and the employee with follow-up confirmation in writing*—the Case Manager will explain the rationale for the decision and advise the employee of their right to appeal (and how to do so).
- *Real-time status updates*—view the status of all active claims, rehabilitation under way, return-to-work plans (including key information such as the forecast return-to-work date) and benefit payment details at any time, online.

*“I was extremely pleased with the communication, phone call, follow-up and promptness of handling the claim”*

.... Plan member, May 2015

*“The Sun Life Case Manager...communicates decisions with confidence...keeps me well-informed at all times and is very responsive to any enquiries that I may have”*

.... Plan sponsor, Customized products industry, July 2015

*“Thrilled with the service...night and day from the previous carrier”*

.... Plan sponsor, Manufacturing industry, November 2014

*“New e-mail updates are excellent”*

.... Plan sponsor, August 2015

## WHAT DOES SUN LIFE'S EXCEPTIONAL TEAM MEAN FOR YOU?

- Talented, local individuals fully immersed in the oversight and management of your plans
- True in-house expertise—different types of professionals, working in a coordinated, integrated model
- A high touch model—regular, frequent communication



## CONTINUOUS INNOVATION AND INVESTMENT: ENSURING THAT YOUR NEEDS ARE MET IN THE LONG TERM

We have a team dedicated to practice excellence and innovation. Their mandate is to ensure that our disability staff have the research, insight, and practice knowledge they need to deliver industry-leading case management to you and your employees.

### THE SUN LIFE DIFFERENCE: CONTINUOUSLY AUGMENTING OUR APPROACH

- Use of proven techniques that are designed to promote earlier recovery and an improved customer experience
- Incorporating industry-related research into our case management model
- Using data to derive valuable management insight
- Development of innovative strategies and practice modifications that matter—adding value in our approach to absence and disability management for you

*“I love being able to focus on how we can make our business better every day for the benefit of plan sponsors and members. From answering inquiries from our disability operations through to implementing industry-leading approaches to claims management, we continually find creative ways to help drive results for both our plan sponsors and plan members.”*

....Sun Life Practice Excellence & Innovation team member

### WHAT DOES OUR CONTINUOUS INNOVATION AND INVESTMENT PHILOSOPHY MEAN FOR YOU?

- Industry-leading case management, based on research, insight, and practice knowledge
- Strategies and practice modifications that make a difference
- Ability to adapt to a rapidly changing workforce

## Act now!

Macro trends such as demographic change, workforce talent shortages, and access to care challenges within the healthcare system, along with the impact of mental illness and chronic diseases are putting unprecedented pressure on you, your employees and the organization.

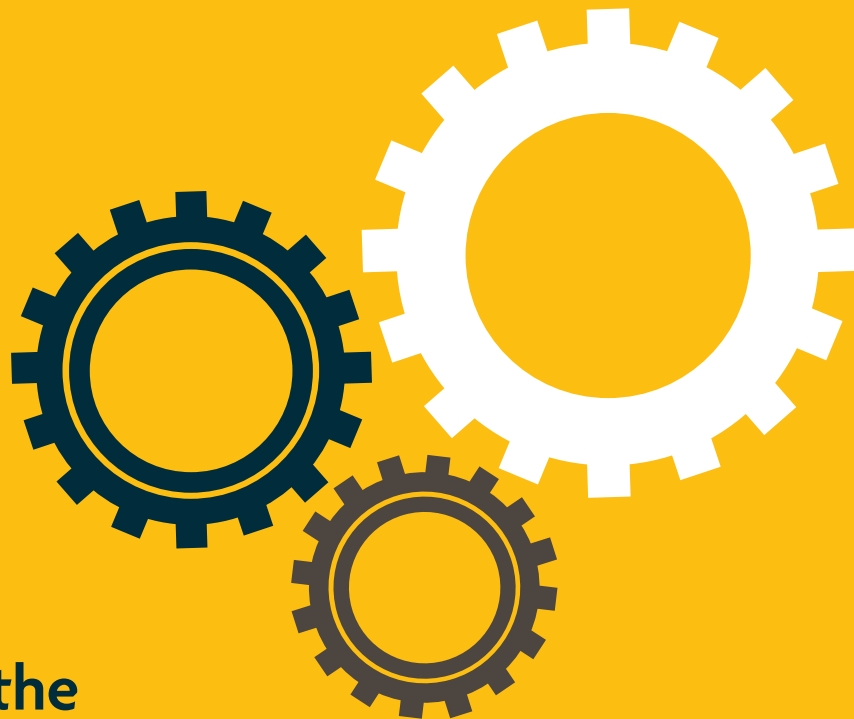


Contact your Group Benefits representative to set up your Absence and Disability Management plan today—It's time to accelerate the pace of change.



You can learn more about Sun Life's Absence and Disability Management services at [www.sunlife.ca/aas](http://www.sunlife.ca/aas)

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies



## Helping you across the broader health continuum

Sun Life Financial believes in the rewards of employee health and productivity. So, we make it easy for you to invest in absence and disability management at your workplace.

We provide health benefits coverage to more than three million Canadian employees and their families—that's 1 in 6 Canadians.

In addition to offering a diverse range of products, we strive to provide industry-leading service innovations that heighten employees' engagement with their plans, and enhance their benefits experience. Explore our products and services and contact us to find out how we can partner to help you invest in the health of your employees.

Sun Life services across the health continuum:

- Absence and disability management
- Organizational Health Consulting
- Mental health
- Health and wellness
- Employee Assistance Program (EAP)

For more information on Sun Life's Group Benefits Services, visit [sunlife.ca/groupbenefits](https://sunlife.ca/groupbenefits)



## Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada,  
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