



April 2, 2020

## Gradual return to work after disability during the COVID-19 pandemic

You may have plan members in the process of a gradual return to work following a disability leave. We recognize that the COVID-19 pandemic may have changed the gradual return-to-work plan.

**For administrative services only (ASO) policies.** We will take direction from you on the handling of gradual or modified return-to-work plans. We can discuss any cases affected by COVID-19 with you directly. Please reach out to your Disability Case Manager.

**For insured policies.** There are four situations where a plan member's gradual return-to-work plans may be affected. We'll continue to assess each claim based on the terms of the contract and evaluate claims on a case-by-case basis. The availability of work is not a consideration when determining total disability.

### **Situation 1: A plan member is ready to return to work and not totally disabled, but there is no job to return to**

When the plan member has recovered and is no longer eligible for disability benefits, we'll stop paying benefits and close the disability claim.

We'll direct plan members to discuss options with you—and explore their government financial support options.

### **Situation 2: A plan member is participating in a gradual return-to-work program – but COVID-19 has impacted their job**

If you continue to pay the plan member's salary, we'll:

- continue to pay rehabilitation benefits according to the gradual return-to-work schedule, up to the expected full-time return-to-work date, so long as the plan member is expected to reach full-time hours,
- then close the disability claim.

If you are no longer paying the plan member's salary – and the plan member was close to the end of their gradual return-to-work program, we'll:

- continue to pay full disability benefits up to the expected return-to-work date,
- then close the disability claim.

We'll do this if the plan member is expected to reach full-time hours.

We'll also direct plan members to discuss options with you—and explore their government financial support options.



If the plan member had just started their gradual return-to-work program – and it is unclear if they would have been capable of reaching full-time hours – we'll return the plan member to full disability benefits and continue with case management.

**Situation 3: A plan member on disability claim is improving but continues to be totally disabled—but their job is no longer available due to COVID-19**

We'll discuss options with you to see whether alternate work arrangements are possible.

If no accommodation is available, we'll:

- delay the beginning of a gradual return-to-work plan,
- continue to pay the plan member full disability benefits while they remain on disability, and
- continue with ongoing case management.

**Situation 4: A plan member continues to be on disability but is in a permanent part-time work arrangement that is no longer available**

In such a case, we'll return to paying the plan member full-time disability benefits. If the plan member will not be able to return to this position in the future, Sun Life will ask the plan member to apply for CPP disability benefits if they have not already done so.

Plan members can also explore their government financial support options. Our dedicated page for plan members, [sunlife.ca/covid-19](https://sunlife.ca/covid-19), has information on federal government financial support options.

We know that situations can change quickly. If you have any questions or unique circumstances, please send an email to **the Disability Case Manager**.

**Questions? We're here to help.**

Please check our Group Benefits [COVID-19](https://sunlife.ca/covid-19) website daily for updates. If you have questions about our response to COVID-19, please don't hesitate to call your Group Benefits representative.