

# Absence and disability management

Proactive solutions for safe and timely employee recovery



Helping you bring employees  
back to work sooner –  
and healthier



As a leader in workplace absence and disability management for businesses of all sizes, Manulife has a complete range of solutions, tools and experts in place to meet all of your absence and disability management needs and help your employees bring their best to work each day.

Our products and services focus on early intervention as the best means to promote a safe, timely and more effective recovery for employees. Experience shows that assessing abilities and applying targeted interventions in the first weeks of absence helps better address the specific challenges an employee is facing. It can also help reduce the likelihood of long-term disability and support a healthy and earlier return to the workplace.

### **Choose the best fit for your business**

You can choose from Manulife's comprehensive selection of streamlined Short-Term Disability products, or opt for our higher-touch and integrated Absence Management Consultation Services, in addition to our effective Long-Term Disability solutions.

Recognizing the value of prevention and early intervention as a way to better promote a safe and timely recovery, we've made our *à la carte* Stay-at-Work Services available in our Short-Term and Long-Term Disability offerings. These services are embedded in our Absence Management Consultation Services.

No matter which option you choose, you and your employees benefit from the in-house expertise of our industry-leading disability management, rehabilitation and mental health specialists teams.





## Our solutions at a glance

### **Streamlined Short-Term Disability products**

- Insured Short-Term Disability
- Short-Term Disability – ASO
- Short-Term Disability Advisory Services

### ***À la carte* Stay-at-Work Services**

- Intermittent absence
- Workplace accommodations
- Ergonomic assessments

### **High-touch Absence Management Consultation Services**

- All cases
- Ad hoc cases
- Occupational Management

### **Effective Long-Term Disability solutions**

- Insured Long-Term Disability
- Long-Term Disability – ASO

# Our solutions

## Stay-at-Work Services: Proactive support for better health and employee engagement

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Manulife's Stay-at-Work Services give you and your employees access to a full range of leading-edge, proactive and specialized intervention services to help prevent disabilities and absenteeism, create effective work environments and increase your company's productivity.

Provided by an elite team of multi-disciplinary experts, Stay-at-Work Services can help you better address both medical and non-medical factors that affect employee attendance and help ensure they get the most appropriate treatment for their unique situation. Once the workplace assessment of your choice is complete, confidential recommendations and additional support are offered to help increase the employee's productivity going forward.

Stay-at-Work Services are available in Manulife absence and disability management offerings to companies with 25 employees or more. It gives you the power to choose which options best fit your workplace needs. You only pay for these services when you choose to use them.

And because teamwork is paramount to the success of every organization, we also provide assistance to help ensure fellow employees understand and accommodate any potential work environment adjustments for affected individuals.

### Stay-at-Work Services include:

- **Intermittent absence management** – An assessment performed on employees who have been absent periodically, for reasons self-identified as of a medical nature, which determines if future absence may be expected and medically justified and/or if workplace accommodations may be necessary to help reduce absences.
- **Workplace accommodations** – An assessment that provides guidance and support to employees with medical needs that are not totally disabling but may require workplace accommodation based on medical requirements.
- **Ergonomic assessments** – An on-site assessment that identifies any possible risk factors such as repetitive movements, uncomfortable work postures and carrying heavy loads, and provides an employee with education on workstation set-up and mechanics. Employers are also provided with recommendations on modification to equipment or workspace. This service can help you optimize the physical environment of an employee's workspace to prevent or address injury or illness and create safe work environments.



### ADVANTAGES AT A GLANCE

- Focus on early intervention to better address employees' specific situations and needs, which can help prevent and shorten absences and avoid long-term disability
- Flexibility on when to use the services; you only pay when your employees need and use the services
- Clear reasoning for why an employee needs accommodation to help create consistency in practices and policies addressing medical barriers
- Retention of valuable employees by acknowledging and accommodating their health issues

## Streamlined Short-Term Disability solutions

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Short-Term Disability benefits provide employees with a weekly income replacement for a limited period of time if they are unable to work for health reasons due to an illness or an injury.

**Choose from the following options based on your company's needs, risk tolerance and payment preference.**

- **Insured Short-Term Disability** – Provides weekly income replacement, based on annually set premiums, to employers who wish Manulife to issue benefits payments and assume any expenses associated with fluctuating Short-Term Disability claims experience or large claims.
- **Administrative Services Only (ASO)** – Provides third party claims adjudication on a fee-for-services basis to employers who choose to self-insure Short-Term Disability benefits but want Manulife to issue benefit payments. Employers are responsible for all claims costs, including future liability.
- **Advisory Services** – Provides employers with all the advantages of our Short-Term Disability solutions without employee benefit payments. Manulife takes over claims adjudication and case management services on a contract basis to employers who choose to self-insure and self-issue Short-Term Disability benefit payments.



### ADVANTAGES AT A GLANCE

- Worry-free adjudication and decision-making
- Experienced Case Managers supported by an extensive network of disability management experts that perform a thorough analysis of the claim, medical information and functional capabilities
- Better control of Short-Term Disability costs by the validation of your employees' health-related absences
- Direction and guidance to help you forecast absence durations
- Valuable advice and planning for returning your employees to work
- Access to *à la carte* Stay-at-Work Services to help prevent or limit disability leave duration

Our experienced Case Managers provide dedicated support to help you better manage health-related absences, develop plans that can prevent long-term disability and return employees to work in a shorter period of time.

## High-touch and integrated Absence Management Consultation Services

Our fee-for-service Absence Management Consultation Services provides high touch communication with your organization and the employee, early absence assessments, additional on-going case management and return to work support to effectively manage all types of short-term absences.

As part of these services, we can provide you with additional support by becoming an extension of your organization and working collaboratively with you to build the program through implementation, and then as an ongoing partner in managing absences. This high-touch product can provide better outcomes than traditional Short-Term Disability benefits or having no early intervention product.

Multi-disciplinary experts build tailored services that can help potentially decrease the chance of your complex short-term disability cases transitioning into long-term disability cases, and shorten return-to-work time. These services can also help minimize the risk of relapse because workplace issues are resolved with the assistance of Return to Work Specialists. Our experts coordinate a smooth transition to Long-Term Disability when required. Employees are eligible for these services regardless of whether they qualify for disability benefits payment.

### We can provide absence management expertise on all cases, or on an ad hoc basis:

- **All cases** – For companies with a minimum of 400 employees, Manulife can manage all of your short-term absences over a pre-determined number of days. This consultation service is offered on a fee-per-case basis.
- **Ad hoc cases** – You can choose to submit only specific cases to our case management experts at your discretion. To benefit from this service, your company must have a minimum of 25 employees. A fixed hourly rate is applied.

As part of both types of services, Case Manager interventions are fully integrated with your company's needs and absence management policies and processes.



#### ADVANTAGES AT A GLANCE

- Access to an elite team of multi-disciplinary experts including Case Managers with post-secondary healthcare education, Work Facilitation, Rehabilitation, Mental Health Specialists, and Medical Consultants
- Top quality case management decisions based on early intervention and medical evidence to help ensure your employees receive the right treatment at the right time
- Identification of medical and non-medical factors affecting your employees' absence and return to work barriers
- Close monitoring of all absence and disability cases, and additional ongoing support for you and your employees
- Comprehensive implementation and trend reporting services to better track your employees' absences and the main medical conditions affecting your workforce
- Embedded *à la carte* Stay-at-Work Services to help prevent or limit disability leave duration

To benefit from Manulife's Absence Management Consultation Services, your current Short-Term Disability, salary continuance or sick leave program will need to be self-funded and your Long-Term Disability solution must be with Manulife.

### Occupational Management services

Manulife's industry-leading Occupational Management services deliver case management, accommodation and rehabilitation support to employers with 50 employees or more.

It allows you to integrate the management of occupational injury incidents with your Manulife disability program. With five fee-for-service options to choose from, you can tailor a solution that will suit your business needs.

#### Services include:

- Injury notification and assessment
- Case management
- Return to work support and workplace accommodation
- Appeals and tribunal support
- Program and financial claims management



#### ADVANTAGES AT A GLANCE

- Convenient and consistent approach of a single service provider for all types of occupational and non-occupational incidents
- Comprehensive analysis, reporting and program management services to help you meet your provincial workers compensation board requirements and address the administrative requirements of workplace incidents
- Easy integration of occupational claims with your disability and absence case management service model
- Tighter control over your incident experience, reduce lost time and improve costs associated with absence durations, injury frequency and compensation premiums
- Embedded *à la carte* Stay-at-Work Services to help prevent or limit disability leave duration

## Effective Long-Term Disability solutions

Manulife's Long-Term Disability solutions provide monthly income replacement when employees face an illness or injury that requires an extended leave from work.

As with all of our absence management and disability solutions, a Case Manager will help you navigate complex medical issues, connect you with experts in rehabilitation and workplace accommodation and create a well-defined plan that ensures employees have a safe and sustainable return to work.



#### ADVANTAGES AT A GLANCE

- Manulife oversees eligibility assessment and evidence-based adjudication, along with handling benefit calculations and providing efficient payment
- Claims are assessed and prioritized according to their complexity for faster processing
- Employees receive timely access to the appropriate rehabilitation services, tailored to their personal situation
- Access to *à la carte* Stay-at-Work Services to help prevent or limit disability leave duration



Our people:  
Champions for yours







Behind all of Manulife's absence and disability management solutions is a dedicated and compassionate case management team. These highly experienced individuals build an integrated partnership with your company, your employees and their physicians by organizing timely discussions, creating supportive return-to-work plans focused on employees' abilities and keeping the lines of communication open every step of the way.

### **Mental health expertise**

Manulife gives you and your employees access to an industry-first national team of dedicated Mental Health Specialists, comprehensive mental health solutions and online resources. Proactively reviewing all mental-health related Long-Term Disability claims, our specialists are able to help reduce claim durations and relapses.

### **Detailed disability trend analysis and strategic organizational support**

Senior Health Management, Absence and Disability Management Consultants can provide your organization with education on disability management best practices, comprehensive trending reports and recommendations for reducing disability costs.

### **Upstream wellness**

Health Management Consultants can help you identify health risks in your employee population and the associated costs. They can also work with you to design and implement a targeted wellness program that proactively addresses the unique needs of your workforce so that fewer employees are absent from work and on disability leave.

## **Our philosophy: The right tools at the right time**

We can provide your employees with access to experienced Case Managers who select the right case management tool and apply the right intervention at the right time to address an employee's unique situation. This can help them return to work both sooner and healthier.

### **Focus on abilities**

We focus on what the employee can do, rather than on what they can't do for a better resolution of their issues. We also identify return-to-work barriers using proven techniques and resources such as:

- Functional capacity evaluation
- Independent medical evaluation
- Workplace facilitation
- Internal specialists

### **Strong collaboration and return-to-work planning**

Our disability team stays in close contact with you, your employees and their health care providers throughout the absence. They provide expert advice and work to engage your employees in their recovery to ensure a safe and timely return to work based on each employee's unique situation. We also provide you with easy access to online reporting that includes claims status, work updates and other useful information in real time.







Helping employees achieve a better health outcome.

Look to Manulife's absence and disability management experts to help proactively and efficiently address your employees' challenges so that they can recover safely and in a timely manner and continue contributing to your company's success.



To learn more about our complete range of  
absence and disability management solutions  
contact your Manulife representative.

