

### March 20, 2023

То:	Benefits Administrators / Human Resource Personnel
From:	Boye Adetogun Claims Services Manager, Employee Benefits
Re:	NEW Procedure For Claim Closures When A Plan Member Is Cleared To Return To Work

3sHealth Employee Benefits is introducing a change to the claim closure process. Currently 3sHealth Employee Benefits requires employers to complete and submit a Claim Closure Form for bridge disability claims. 3sHealth Employee Benefits kept the disability claim open while waiting for the completed Claim Closure Form. Upon receipt of the Claim Closure Form, 3sHealth Employee Benefits reviewed the form, issued any further benefits payable, and closed the disability claim effective the date of the return to work.

Effective immediately, employers will no longer be required to complete and submit the Claim Closure Form for bridge disability claims. This process will align with when a long-term disability (LTD) claim is closed.

For retirement, death and maternity claim closures, the employer is required to email 3sHealth Employee Benefits at <a href="mailto:ebp@3sHealth.ca">ebp@3sHealth.ca</a>. Include in the subject line the employee's name and the reason for the claims closure (retirement, death or maternity).

## The new process for bridge claim closures is as follows:

- 3sHealth Employee Benefits will approve bridge benefits up to the day before the expected return to work date and close the claim on the return to work date.
- 3sHealth Employee Benefits will send a letter to the employee and copy the employer advising them of the medically-supported return to work date and claim closure.
- If the employee cannot return to work as expected, they will be responsible for submitting medical information to support their ongoing disability.

## The process for long-term disability claim closures is as follows:

- 3sHealth Employee Benefits will approve LTD benefits up to the day before the employee's expected return to work date and close the claim.
- 3sHealth Employee Benefits will advise the employee of the claim closure.
- 3sHealth Employee Benefits will email the employer to advise of the medically-supported return to work date.
- If the employee cannot return to work as expected, they will be responsible for submitting medical information to support their ongoing disability.



• For employees on a graduated return to work, 3sHealth Employee Benefits will review the medical information to determine if disability benefit payments will continue during this period.

# **Employer Responsibility:**

- Contact 3sHealth Employee Benefits if the disability claim is closing due to retirement, death or maternity leave.
- Contact 3sHealth Employee Benefits if a graduated return to work program is recommended.
- Update the benefits status in iHRIS to active when the employee returns to work.
- Notify the employee of the return to work date and to contact their adjudicator with any questions.

## **3sHealth Responsibility:**

- For employees on an approved bridge benefit claim, provide bridge benefits up to the day before the expected return to work date and close the claim on the expected return to work date.
- For employees on an approved LTD claim, provide LTD benefits up to the day before the employee's expected to return to work date and close the claim.
- Email the employer to advise of the medically-supported return to work date.
- Advise the employee of bridge and LTD claim closures.
- Advise the employer of bridge and LTD claim closures.

If you have any questions about this bulletin, please contact Boye Adetogun at <u>Boye.Adetogun@3sHealth.ca</u> or 306.347.1524.