

EMPLOYEE RELATIONS PROCEDURE

Produced by Employee Relations
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PROCEDURE FOR ACCESSING SHORT TERM DISABILITY BENEFITS FOR DOUGLAS COLLEGE EXCLUDED EMPLOYEES

Purpose:

This document has been compiled by the Employee Relations Department in collaboration with Manulife Financial. The purpose of this document is to provide clear and concise information about the procedure for administrators requiring access to Short Term Disability (Weekly Indemnity) benefits and, in so doing, ensure administrators can access these benefits in a manner which is effective and timely.

Manulife Financial's Disability Case Management

The foundation of disability case management is the effective working partnership between the employer, benefits provider and medical management team aimed at the best interest of the disabled employee. Manulife Financial's role is to provide leadership in handling each case, working in concert with these interested parties towards the most effective case outcome.

Effective disability management includes:

Focus on Prevention - Manulife Financial can provide sponsors with information and ideas designed to decrease potential disability claims before they happen.

Early Involvement - the best chance of successfully managing potential disability claims is to get involved early. Manulife Financial provides this assistance and consultation early in the claim process.

Return-to-Work Strategies - returning the employee to the workplace is a top priority for both Manulife Financial and Douglas College. From comprehensive medical assessments to custom-designed rehabilitation programs, to consultation with employers/sponsors, Manulife Financial delivers the expertise to guide employees successfully back to work.

Timeliness - this includes everything from the appropriate timing of interventions (independent medical evaluations, rehabilitation services) to prompt and fair payment of claims. Manulife Financial delivers the services when they are most appropriate and ensure timely and accurate payment of benefits due, once on claim.

Manulife Financial's disability claims professionals deliver these services to you as part of their commitment to outstanding customer satisfaction.

Procedures to be followed in the event of a short term illness:

On your first day of illness/injury, please contact your immediate supervisor and advise him/her when you expect to be back at work.

If you expect to be away for a period of longer than one week, please contact the Manager, Pension and Benefits on Local 5342 or the Benefits Clerk on Local 5390 in the Employee Relations Department. Employee Relations should also be advised when you have returned to work.

During your first week of sick leave, the College Sick Leave Form and a Short Term Disability application kit will be mailed to your home address.

Documentation:

- College Sick Leave Form
 - Weekly Disability Income Form
 - Attending Physician's Statement
 - Direct Deposit Form
1. Please have your attending physician complete the College Sick Leave Form and return in the envelope provided to the Manager, Pension and Benefits at Douglas College.
 2. The employer's portion of the Weekly Disability Income form will be completed by the Employee Relations Department before mailing to you.
 3. You will complete the employee's portion of the form.
 4. The Attending Physician's Statement should be completed by your doctor and mailed directly to Manulife Financial together with completed direct deposit forms in the envelope provided.

Manulife Financial may need additional information to approve a claim. In most situations, the request for additional information is sent directly to you, the claimant.

Enquiries:

The address for The Manulife Financial Disability Claims Office is:

Manulife Financial, Disability Claims
Manulife Place
1095 West Pender Street, 6th Floor
PO Box 48198
Vancouver, BC V7X 1N8

The Disability Case Manager is Ann-Marie Kehoe, telephone number (604) 678-1602 and the confidential fax is (604) 602 7947. Please feel free to call if you are experiencing any problems or have questions regarding your claim.

You are also encouraged to contact the Employee Relations Department at any time if you require further information. Please contact the Manager, Pension and Benefits at (604) 527-5342 or the Benefits Clerk at (604) 527-5390.

Payments:

Short Term Disability (STD) payments are calculated on the basis of 75% of pre-disability salary. The first STD benefit cheque will be mailed or direct deposited from Manulife Financial's office in approximately five days following adjudication and approval of your claim. Manulife Financial will continue to forward STD benefit cheques on a weekly basis, as long as you are eligible for benefits.

Short Term Disability benefit payments will continue as long as the medical information supports disability and the maximum benefit period has not been reached (twenty-six weeks). When the length of the short term disability claim has reached twenty-two (22) weeks, you will be contacted by the Benefits Clerk to ascertain whether or not the claim will be proceeding to long term disability. Should this be the case, an application for long term disability will be mailed to you for completion.

Benefits received from Manulife Financial are taxable (normally at 20%) and income tax will be deducted at source.

Subsequent Reports:

When a report from the attending physician is required, Manulife Financial will contact you directly.

Manulife Financial reserves the right to have you examined by an independent medical doctor in order to obtain a second opinion. If this is requested of you, please be assured that this is just part of the adjudication process.

Return to Work:

It may be necessary, dependant upon the nature of illness/injury, to have a graduated return-to-work plan. The graduated return-to-work plan may be initiated by the claimant, following consultation with their medical adviser and Manulife Financial. If this is the case, Manulife Financial will contact the Manager, Pension and Benefits and the claimant in order to put together a return-to-work schedule. A meeting is scheduled between the Manager/Supervisor, Manulife Financial, the claimant and the Manager, Pension and Benefits to plan the return-to-work schedule.

In order to ensure that employees are well enough to return to work, Employee Relations requires a written verification from your physician.

Confidentiality

Manulife Financial is required to adhere to the rules of confidentiality. Details of your claim are held in the highest degree of confidence.

ACCESSING SHORT-TERM DISABILITY BENEFITS

CHECK LIST

TIME LINE	ACTION
First day of illness/ injury	<p>Advise your immediate supervisor of your absence and your anticipated return-to-work date</p> <p>If you expect to be absent for longer than one week, advise the Manager, Pension and Benefits, Local 5342 or the Benefits Clerk, Local 5390 in the Employee Relations Department. This will assist in ensuring the paperwork is submitted and adjudicated in a timely manner</p>
Week 2/3	<p>Once you have received your College Sick Leave and Short-Term Disability applications, complete the employee's section on both forms and have your physician complete the sick leave form and the reverse of the Attending Physician's Statement. Submit the completed Short-Term Disability form in the envelope provided to Manulife Financial and the Douglas College Sick Leave form should be returned to the Manager, Pension and Benefits with Douglas College</p> <p>N.B. THE BENEFIT IS TAXABLE AND TAX WILL BE DEDUCTED AT SOURCE</p>
Week 22	<p>If your disability is expected to continue past the 26-week maximum for Short-Term Disability, contact the Benefits Clerk, Local 5390 or the Manager, Pension and Benefits, Local 5342 to request the Long-Term Disability application forms</p>
Week 27	<p>Short term disability ends; long term disability, if eligible, begins</p>
General	<p>If, at any time, it becomes apparent that you will be able to return to work and, your physician is supportive of a return to work, it is essential that you contact the Manager, Pension and Benefits, Local 5342 immediately</p>