

Disability management

ADVISORY SERVICES

Our specialists, at your service

Employee absences can be costly for employers even if they're only of short duration. If your employees are off work because of sickness or injury, you want them to be able to recover as quickly as possible and achieve a lasting return to work.

If your company has decided to manage its own short-term disability salary continuation program, our disability management advisory services would be a valuable asset.

Timely and knowledgeable intervention

We're here to help you manage your employees' absences and reduce the risk of them going on long-term disability. Our specialists have many years of experience employing best practices to manage disability cases. They can help you take a proactive approach to managing disability. For example, they can advise you of early intervention techniques to help employees recover and return to work.

A climate of trust

We act as an impartial third party, which creates a climate of trust between you and your employees. You can choose to consult our specialists for all employee absences of six consecutive days or more, or just for specific claims.

Our advisory services include three steps:

1. Claim analysis

We analyze the employee's claim, taking into consideration all the medical and non-medical factors that might impact their disability, and we recommend whether or not they should receive income replacement benefits. We also examine their functional abilities and evaluate the likely duration of their absence.

2. Action plan

We propose solutions for improving the employee's health and reducing the length of their absence. We can also help employees gain access to our network of medical and paramedical specialists and other treatment providers.

3. Return-to-work support

Throughout their disability leave, employees need to recover, get healthy again and prepare to return to work. We help them through this process. We arrange discussions between the employee, the employer and the attending physician to develop a return-to-work plan that works best for everyone involved.

A comprehensive approach to health promotion

Our approach is simple: we promote health and wellness in the workplace, we intervene at the appropriate time and we support employees until they can return to work safely.

With our advisory services, you get all the advantages of our specialists' knowledge and skills, while still maintaining full control over your absenteeism costs.

Our team of specialists includes:

- 200 claims specialists
- 50 disability management and prevention specialists
- 20 healthcare professionals, including general practitioners, psychiatrists, cardiologists, dentists, pharmacists and other specialists



Look to the future with confidence

Choose Desjardins Insurance

Choose the strength and stability of a company specialized in life and health insurance and retirement savings that over five million Canadians count on each day to ensure their financial security. Backed by over a century of experience, it is also one of the country's leading life insurers.

Choose Desjardins Group, the leading cooperative financial group in Canada and one of the country's best capitalized financial institutions. Desjardins Group enjoys excellent credit ratings comparable to those of several major Canadian and international banks and is recognized as one of the most solid financial institutions in the world.

Choose an organization that encourages its members and clients to make healthy lifestyle choices for good physical, mental and financial health. Desjardins Group promotes these values through partnerships with groups such as the Heart & Stroke Foundation and the Canadian Cancer Society.

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