

Disability insurance

Coverage to help you meet your business objectives

Employees place a high value on their group insurance plan. They consider it an important part of their compensation package and believe it is a concrete expression of their employer's concern for their health. If they do become disabled, they know they can count on a plan that meets their needs. As an employer, you want to offer them attractive coverage that's also affordable for you.

A comprehensive approach

We believe it's our role as an insurer to offer you this coverage and, at the same time, to help you keep your disability management costs under control. That's why we offer the **360°** solution, a comprehensive approach to workplace health promotion and disability management that involves acting early and examining all the possible causes of a disability. Our goal is to cut down on the amount of time employees are off work and ensure they regain their health and make a safe and lasting return to work. We stay in touch with you throughout so we can manage your plan effectively and ensure you get the most out of your investment.

A dedicated and experienced team

As soon as your contract takes effect, you are assigned a claims specialist and a rehabilitation specialist in disability management and prevention (RSDMP). This team will support you throughout the process—even when a short-term disability turns into a long-term disability. We set up an initial meeting with you so we can get a clear understanding of your situation and make sure our processes are right for you.

Your claims specialist is your point of contact with us at all times, which means they will acquire a thorough understanding of your organization and develop a productive

working relationship with you. We really want to understand your organization and your needs so we can recommend the right disability insurance strategies for you.

Timely intervention

Acting early, fairly and wisely is the key to success in disability management. That's why we always try to be proactive. Your claims specialist handles each case, from start to finish. As soon as a claim is received, they begin to assess the employee's return-to-work potential by collecting and analyzing information, developing an action plan, determining the type of program needed and reviewing the case regularly. They will also call on the expertise of the RSDMP for more complex cases or when a return to work is problematical.



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Cooperating in building the future



A structured return-to-work plan

Our team doesn't rely on the diagnosis alone to make decisions, because a seemingly straightforward physical problem can sometimes lead to, or even hide, more complex issues.

We focus on the employee's functional abilities and develop a structured return-to-work plan that takes these abilities into consideration. To develop this plan, we look at all the options, including:

- access to medical consultations and diagnostic tests
- specialized interventions, such as ergonomic workstation assessments and magnetic resonance imaging scans (MRIs)
- modified tasks or schedules
- occupational retraining or job search support
- other interventions that may help the employee return to work earlier

Strategies tailored to your needs

Employers face complex challenges that vary from one organization to the next. That's why we offer flexible solutions tailored to your situation.

We work closely with you to meet your organization's unique needs and help you achieve your business objectives.

A team of consulting physicians, analysts and technicians supports your claims specialist and RSDMP in making sound decisions and developing action plans that help employees regain their health and return to work.

An interdisciplinary team

Our disability management and prevention team includes experienced employees with previous healthcare experience and training in the field. They are supported by a team of professionals that includes general practitioners, psychiatrists, cardiologists, pharmacists and dentists. They can also get advice from alternative practitioners, such as massage therapists, acupuncturists and naturopaths.

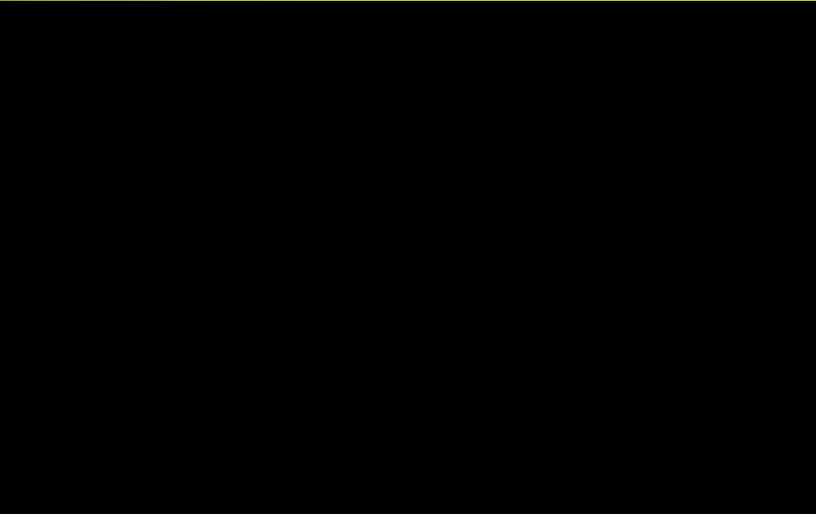
Our teams help employees regain their health and get back to work earlier. Studies show that the longer employees are off work, the less likely they are to return.

Quality information

Information is central to effective disability management. Your claims specialist maintains regular contact with everyone involved throughout the process—the employee, the physician, the union and you. We can also schedule teleconferences with you and your advisor to help you follow up on your employees' disabilities.

We prepare high-level reports that focus mainly on your organization's claims experience and disability trends. We also provide reports that compare your data to a benchmark portfolio, which allows you to implement a better disability management plan and get the most value out of your group insurance plan.





ABOUT DESJARDINS INSURANCE

Desjardins Insurance has been offering a wide range of life and health insurance and retirement savings products to individuals, groups and businesses for more than a century. As one of Canada's five largest insurers, it oversees the financial security of over five million Canadians from offices across the country. Desjardins Insurance is part of Desjardins Group, the country's leading cooperative financial group.

Please don't hesitate to contact us for additional information on our products and services.

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