

Disability management advisory services

Our specialists, at your service

Employee absences can be costly for employers even if they're only for a short time. If your employees are off work due to 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 income replacement program, our disability advisory services could be a valuable asset.

Timely and knowledgeable intervention

Our rehabilitation specialists in disability management and prevention (RSDMPs) can help you manage your employees' absences and reduce the risk of them going on long-term disability leave.

With their many years of experience, our specialists are able to accurately and reliably assess cases so you can proactively manage your company's disability claims. For instance, they can provide advice on early intervention techniques to help employees recover and return to work.

A climate of trust

An important feature of our advisory services is that we are 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 or just for specific claims. In all cases, our advisory services include three steps:

1. Claims 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 they should receive income replacement benefits. We also examine the employee's functional abilities and evaluate the likely duration of their absence.

2. Action plan

We propose an action plan or 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.



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A comprehensive approach to health promotion

Our advisory services are part of our **360°** solution—a comprehensive approach to workplace health promotion that ensures timely intervention and provides support to employees until they can make a safe return to work.

With our advisory services, you will benefit from our specialists' knowledge and skills while maintaining full control over the costs related to employee absences.

Our team of specialists includes:

- 175 claims specialists
- 50 RSDMPs
- 30 healthcare professionals, including general practitioners, psychiatrists, cardiologists, dentists, pharmacists and other specialists



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.

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