



Know the FACTS

3sHealth Disability Income Plan Frequently Asked Questions

To serve you better, the 3sHealth Disability Income department is just a phone call away. Please contact us at 1.866.278.2301. Our office hours are 8:00 a.m. to 4:30 p.m., Monday to Friday. A member of our claims department staff will be able to address your questions and concerns by phone. In-person visits are not required to process your claim.

I have submitted my Initial Application and Payroll Data Form to the 3sHealth Disability Department. What happens next?

All of the following forms must be received and completed in full before your claim can be reviewed by a claims adjudicator:

- **Employee Initial Application** – you must fully complete and sign this form

- **Payroll Data Form** – you must complete and sign this form and attach either a blank personal cheque marked “void” or a fully encoded deposit slip. **PLEASE NOTE: We cannot accept cheques from “line of credit” accounts.**
- **Employer’s Initial Application** – your Payroll/Benefits Department must complete and sign this form. In addition, your employer may need to include an up-to-date job description.
- **Physicians Initial Statement** – the licensed physician who is treating your disabling condition must fully complete and sign this form. Copies of all available reports and test results, relevant to the disability, should be attached with this form.

We can only consider your application complete when we receive all four parts of the application. Your claim will then be referred to a claims adjudicator who will review your application in detail. The claims adjudicator may request additional medical documentation or other information relevant to your claim in order to be able to provide you with a decision on your application.

Who should I contact about the status of my application for 3sHealth disability?

Once you have submitted your claim, please allow 7-10 business days to pass before contacting 3sHealth regarding the status of your application.

If my claim is approved how long will I have to wait before I receive my first disability payment?

If you are a member under the CUPE or SEIU plan, you may be eligible for bridge benefits (paid weekly) upon the expiration of your sick time and up to 119 days from your date of disability. If

medical evidence supports your continued total disability, after the first 119 days your claim would move to Long Term Disability (LTD) benefits. Members under the SUN or GENERAL plans are not eligible for bridge benefits.

After you’ve met your 119 day Qualifying Period, Long Term Disability benefits are paid monthly, on the last business Friday of each month. Other sources of income you are eligible to receive, such as Canada Pension Plan (CPP), Workers Compensation Board (WCB), Saskatchewan Government Insurance (SGI) will and others may be deducted from your benefit amount.

Is a physician’s note considered sufficient medical information?

The 3sHealth Disability Income Plan requires that you provide medical evidence that supports you are totally disabled from performing the duties of your own occupation during the 119 calendar day qualifying period and the next two years after the qualifying period. A physician’s declaration of disability, without accompanying medical evidence that objectively supports disability, is not sufficient to support a claim of total disability.

In order to avoid delays in the processing of your claim you must provide all **relevant** test results, and specialist consultation reports related to the medical condition for which you are claiming benefits.

After the first two years and 119 calendar days you must provide evidence that supports that you are totally disabled from performing any occupation for which you could be reasonably fitted by education, training or experience.

Is a licensed physician the only care provider who can complete the Physician's Statement?

No. A change was made to the 3sHealth Disability Income Plan in 2014 to allow medical disability claim forms to be completed by nurse practitioners, chiropractors, and registered psychologists for certain specific time periods. Visit 3sHealth.ca/our-work/disability income-plan for more information about the Physician's Statement.

Why do I have to pay for medical records?

Under the terms of the Plan, it is your responsibility to provide medical documentation in support of your application and to pay any fees associated with the release of this information. The cost of obtaining medical records is not covered under the Plan.

Does 3sHealth share my private medical information with my employer?

Information about your medical restriction may be shared with your employer for workplace accommodation and return to work planning. 3sHealth does not share any of your personal medical information, such as medical diagnosis and treatment, with your employer. 3sHealth is committed to protecting the privacy of your personal information. We limit access to your personal information to 3sHealth Employee Benefits staff, to any third party authorized by 3sHealth who requires it to administer your benefits, to persons to whom you have granted access, and to persons authorized by law.

Our privacy policy can be viewed at 3shealth.ca/our-work/employee-benefits-program

Additional information that is important to your Disability Income claim can be found on the 3sHealth website at 3shealth.ca/our-work/employee-benefits-frequently-asked-questions

Visit www.3shealth.ca to learn more information about the following:

- Reporting other sources of income
- Benefit offsets such as Canada Pension Plan (CPP), Workers Compensation Board (WCB), and Saskatchewan Government Insurance (SGI), etc.
- Overpayment of disability benefits
- Return to work Information
- Taxability of disability income

If you have additional questions not covered in this publication, please visit the Employee Benefits Program Frequently Asked Questions at 3sHealth.ca. You may also refer to your Plan Commentary or contact us:

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Visit 3sHealth.ca for more information about the 3sHealth Employee Benefits and Disability Income plans.

At 3sHealth we are committed to protecting your benefits from fraud and abuse. Fraud is intentionally providing misinformation or withholding information to ensure the payment of a claim. Providing false claim information constitutes fraud and can carry severe penalties.



Thank you!

Your application for 3sHealth Disability Income Plan benefits has been received and the claims process has begun.

The information in this pamphlet was created to provide you with the tools and information you will need to guide you through the application process.