

September 3, 2020

**To: Benefit Administrators / Human Resource Personnel / Union Partners**

**From: Kathryn Sandstra**  
**Manager, Claims Services, Employee Benefits**

**Re: Process for Submitting Applications for Disability Income Benefits**

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Working with our partners, 3sHealth Employee Benefits developed a standard process for the submission of applications for disability income benefits. A late submission will result in a plan member's application for disability income benefits being denied. Following the process will prevent late submission.

Process for Submitting an Application for Disability Income Benefits:

Bridge Benefits:

- The employer must complete the *Employer Initial Application Form* and send it to 3sHealth Employee Benefits as soon as the employee has depleted their sick leave bank.
- Upon receipt of the Employer Initial Application Form, 3sHealth Employee Benefits will contact the plan member directly to request the remaining application forms, and to explain the application process.

Long Term Disability Benefits:

- The employer must complete the *Employer Initial Application Form* and send it to 3sHealth Employee Benefits a minimum of 30 days prior to the end of the 119 day qualifying period. **This is day 89 of the qualifying period.**
- The employer may submit the application prior to day 89 whenever possible. 3sHealth Employee Benefits encourages submission prior to day 89 especially in those cases where it is known that an employee will not be returning to the work place any time soon (such as a major surgery or terminal illness).
- Upon receipt of the Employer Initial Application Form, 3sHealth Employee Benefits will contact the plan member directly to request the remaining application forms, and to explain the application process.

Plan members must apply for bridge benefits **within 90 days** of the last day they were paid by their employer. This includes paid sick leave and paid vacation.

Plan members must apply for long term disability benefits **before the end of the 119 day qualifying period but no later than six months** after the start of their disability.

For plan members receiving income replacement benefits from WCB or SGI, they must apply to 3sHealth for disability income benefits within 90 days of the date their claim is closed with WCB or SGI. If a plan member's claim is denied by WCB or SGI then they must apply to 3sHealth for disability income benefits within 90 days of the date their claim is denied by WCB or SGI.

If an application for disability income benefits is not received by 3sHealth Employee Benefits within the application period specified then the application is late. Late applications will not be considered.

#### **Employer Responsibilities:**

- For bridge benefits, the employer must complete the *Employer Initial Application Form* and send it to 3sHealth Employee Benefits as soon as the employee has depleted their sick leave bank.
- For long term disability benefits, the employer must complete the *Employer Initial Application Form* and send it to 3sHealth Employee Benefits a minimum of 30 days prior to the end of the 119 day qualifying period. **This is day 89 of the qualifying period.**
- For plan members receiving income replacement benefits from WCB and receiving paid top-up from the employer, the employer must complete the Employer Initial Application Form 30 days prior to the end of the top-up.

#### **Employee Responsibilities:**

- The employee must complete the *Employee Initial Application Form* and request their physician complete the *Attending Physician Initial Statement* and send it to 3sHealth Employee Benefits as soon as possible within the application period.
- The employee must provide any additional information requested by 3sHealth Employee Benefits in support of their application for disability income benefits.

#### **3sHealth's Responsibilities:**

- Upon receipt of the Employer Initial Application Form, 3sHealth Employee Benefits will contact the plan member directly to request the remaining application forms, and to explain the application process.
- Once a complete application for disability income benefits is received, assess the application and contact the plan member with a decision within 8 business days.

If you have questions about submitting the Employer Initial Application Form please email [EBP@3sHealth.ca](mailto:EBP@3sHealth.ca). You may also contact a 3sHealth Benefit Services Officer by telephone at 1-866-278-2301 or call Kathryn Sandstra, Claims Services Manager at 306-347-5598.