







3sHealth
better together

Disability Application at a Glance

Disability Income Plan benefits

3sHealth administers four disability income plans: CUPE, SEIU-West, SUN, and General. The disability income plan you belong to determines the benefit amount you will receive when 3sHealth approves your application.

The disability benefits provided under each plan are:

 	<p>During the initial 119-day qualifying period, and after you use your employer-paid sick leave, bridge benefits equal to 66 2/3 per cent of your pre-disability regular gross weekly earnings.</p>
  GENERAL	<p>After the initial 119-day qualifying period, long-term disability benefits equal to 60 per cent of your pre-disability regular gross monthly earnings.</p> <p>After the initial 119-day qualifying period, long-term disability benefits equal to 75 per cent of your pre-disability regular gross monthly earnings.</p>

Apply to ensure continued coverage

We strongly recommend that you submit your application for disability benefits. If you are already receiving benefits from the Saskatchewan Workers' Compensation Board (WCB) or SGI, you should still apply to 3sHealth for disability benefits. An approved 3sHealth disability claim ensures your continued coverage under the employee benefit plans.

Read: [What happens if I don't apply for benefits?](#)

When to apply

If you are covered under the CUPE or SEIU-West Disability Income Plan, 3sHealth must receive your application for bridge benefits* within 90 days of the later of:

- The date of your injury or illness;
- The end of earnings from your employer (such as paid sick leave or paid vacation);
- The initial denial of your WCB or SGI application; or
- The end of employer-paid net top-up benefits while on WCB.

* Bridge benefits are benefits payable after the expiration of sick time and up to the 119th calendar day of disability.

For long-term disability benefits, 3sHealth must receive your application within:

- The end of the 119-day qualifying period and no later than six months after the start of your injury or illness;
- The later of six months after the start of your injury or illness or 90 days after the end of employer paid net top-up benefits while on an approved WCB claim; or
- The later of six months from the start of your injury or illness or 90 days after the initial denial of your WCB or SGI application.

Payment schedule

3sHealth pays bridge benefits weekly on Friday.
3sHealth pays long-term disability benefits monthly on the last banking Friday of the month.

Remember

Disability income benefits are taxable income.

How to apply

1. Visit the 3sHealth.ca disability page at www.3shealth.ca/applying-for-disability-benefits
 - a. Complete the “Employee’s Initial Application Form.”
 - b. Print and sign the “Employee’s Initial Application Form.”
 - c. Complete the employee section of the “Attending Physician’s Initial Statement Form.” Take the form to your physician or a nurse practitioner. Ask them to complete the rest of the form for you.
2. Refer to the enclosed checklist to ensure all of the necessary steps are complete and to submit your application.

EASY to apply



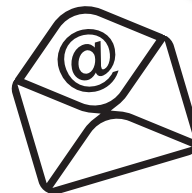
Visit the 3sHealth.ca disability page



Complete the forms



Refer to the checklist



Submit completed forms to 3sHealth



What happens after I submit my application?

When 3sHealth receives your disability application, a Benefit Services Officer will call you to talk you through the application process and to answer your questions. The Benefit Services Officer will follow up your phone call with information in writing.

After 3sHealth receives your complete disability application:

- A Benefit Services Officer will call you to confirm that 3sHealth has received your complete application;
- Your application will be given to your adjudicator;
- Within eight business days, your adjudicator will review your application to determine your eligibility for disability income benefits;
- The adjudicator may call you for additional information. This call helps your adjudicator understand your illness or injury;
- You and your adjudicator will discuss supports you may need on your path to health;
- The adjudicator will call you when the decision about your application is complete.

What happens if I don't apply for benefits?

If you apply and your disability application is approved:	Benefit	If you do not apply or if your disability application is <i>not</i> approved:
<p>You will continue to receive credited service under the plan during your approved disability claim.</p> <p>Contributions are not required during your approved long-term disability claim.</p>	<p>Saskatchewan Healthcare Employees' Pension Plan (SHEPP)</p>	<p>You will not receive credited service after your employer-paid sick leave or salary continuance ends.</p>
<p>Your coverage remains in effect for the duration of your approved long-term disability claim. There is no cost to you. Coverage includes Basic Life, Accidental Death and Dismemberment (AD&D), Dependent Life, and Optional Life insurance.</p>	<p>Group Life insurance</p>	<p>Your coverage for Basic Life insurance must continue for 18 months. You are responsible for paying the premiums. You can elect to continue Optional Life insurance for up to 18 months. You are responsible for paying the premiums. All life insurance will terminate at the end of 18 months.</p>
<p>Your coverage will remain in effect for up to two years and 119 days from your date of disability. After two years and 119 days, you will have the option to join the Retiree Health and Dental plan.</p>	<p>Extended Health Care and Dental insurance</p>	<p>Your coverage will continue for up to 18 months. All Extended Health Care and Dental insurance will terminate at the end of 18 months.</p>

You should know?

Your disability income plan and Group Life insurance premiums are waived while you are on an approved long-term disability claim.

Frequently asked questions

Who can complete the “Attending Physician’s Initial Statement Form”?

The licensed physician or a nurse practitioner who is involved in your care and treatment must fully complete and sign your form.

Chiropractors, and registered psychologists may complete the statement for up to eight weeks. If your disability claim extends for longer than eight weeks, then a licensed physician or a nurse practitioner must provide medical information and complete any further forms for your claim.

How do my Canada Pension Plan (CPP) benefits affect my disability benefits paid by 3sHealth?

Both CPP retirement and CPP disability benefits are a direct offset to the disability benefit you receive from 3sHealth. This means that 3sHealth will subtract the amount you receive from CPP from your disability benefit payment.

Your adjudicator may ask you to apply for CPP benefits.

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

No.

3sHealth does not share any of your personal medical information with your employer. 3sHealth is committed to protecting your privacy. We limit access to your personal information to 3sHealth Employee Benefits staff and to any third party authorized by 3sHealth and by law in order to facilitate your disability benefits.

Your adjudicator may share medical restriction information with your employer in order to support your accommodation/return-to-work planning.

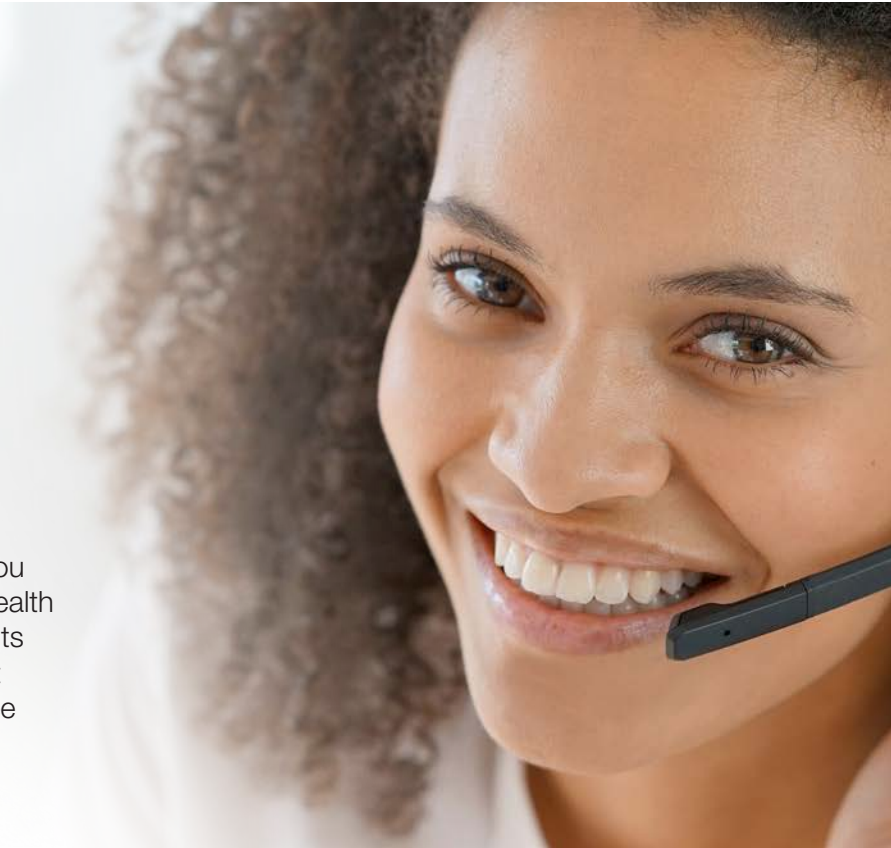
Application checklist

Before sending your application for disability benefits to 3sHealth:

- Apply to WCB if your illness or injury is the result of a workplace incident. www.wcbsask.com/workers/
- Apply to SGI if your illness or injury is the result of a motor vehicle accident. www.sgi.sk.ca/claims
- Access forms on the 3sHealth website www.3shealth.ca/our-work/applying-for-disability-benefits
- Complete the “Employee’s Initial Application Form.”
- Attach a void personal cheque or an encoded bank deposit slip.
- Your employer’s payroll/benefits department will complete the “Employer’s Initial Application Form” and send it directly to 3sHealth.
- Ask your physician or a nurse practitioner to complete the “Attending Physician’s Initial Statement Form.”
- Ask your physician or a nurse practitioner to include copies of any consultation report(s) and/or test results related to your illness or injury.
- Make sure all forms are signed, dated, and thoroughly filled out.
- Send your completed forms and supporting documents to 3sHealth Employee Benefits:
Email: ebp@3sHealth.ca
Scan and or take a high-resolution photo
Mail: 600-1919 Saskatchewan Drive,
Regina, SK S4P 4H2
Fax: 306.347.5910
In person: 700-2002 Victoria Avenue, Regina

Questions?

Call us at 1.866.278.2301 if you have questions or require assistance completing your application for disability income plan benefits.



Contact information

Visit www.3shealth.ca

There are a number of ways you can find what you are looking for, including searching from the 3sHealth home page, searching from the Employee Benefits home page, or accessing quick links to our most frequently requested documents on the Employee Benefits home page.



Live Chat

You can chat live with a 3sHealth Benefit Services Officer from the 3sHealth website. Simply click the Live Chat box to ask your question. Live Chat is supported Monday to Friday.

Email us

Inquiries and requests for assistance for all benefit eligibility, claims and coverage, retirement, and life insurance can be made by emailing ebp@3sHealth.ca.

Call our toll-free number

If you can't find the information you need online, 3sHealth provides a dedicated toll-free number 1.866.278.2301 that is staffed between the hours of 8 a.m. and 4:30 p.m., Monday to Friday.

Call Canada Life

For questions about covered services and supplies, health and dental claims payment, lost or stolen drug cards, or Canada Life's GroupNet™ for Plan Members. Canada Life provides a dedicated toll-free number 1.866.408.0213 that is staffed between the hours of 6:30 a.m. and 6 p.m. (April to October) and 7:30 a.m. and 7 p.m. (November to March), Monday to Friday. You will require your group number 335663 and your benefit ID number located on your pay direct drug card.

Call your employer

For questions regarding leaves of absence, accrued hours for benefit eligibility, sick leave, or vacation banks, contact the payroll and benefits office at your employer.

While every effort is made to ensure the accuracy of this document, its contents are presented as a matter of general information only and should not be considered as binding coverage. This document is not to be accepted or construed as a substitute for detailed terms of coverage applicable to you or the provisions of the policy, which policy terms and provisions govern in the event of any discrepancy.