

April 23, 2020

To: Benefit Administrators / Human Resource Personnel

**From: Lorne Shiplack
Benefit Services Manager, Employee Benefits**

Re: NEW! Disability Application at a Glance Brochure

Simplifying our forms and booklets is a commitment we made in the Path to Health Claims Management Re-Design Project.

We are pleased to share with you the new disability application at a glance brochure. The new 6 page brochure will replace the 30 page application booklet that was given to employees to guide them through the disability application process. The new brochure is easy to read and understand. It provides the right amount of information needed at the time of applying for a disability claim.

The new disability at a glance brochure is available to view on our website www.3shealth.ca (or by clicking [here](#)). In addition, we will have hard copies printed shortly to send to you. If you would like hard copies of the brochure, please email ebp@3shealth.ca and provide us with the amount you require and the mailing address to send them to.

Please recycle any existing stock of the 30 page disability application booklet you may have on hand.

If you have any questions regarding the new disability application at a glance brochure, please contact Kyle Stroeder at kyle.stroeder@3shealth.ca or 306.347.1723.



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:

CUPE HEALTH CARE WORKERS
LOCAL 5430



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.

After the initial 119-day qualifying period, long-term disability benefits equal to 60 per cent of your pre-disability regular gross monthly earnings.

SASKATCHEWAN
SUN
UNION OF NURSES

HSAS Health Sciences Association of Saskatchewan

GENERAL

After the initial 119-day qualifying period, long-term disability benefits equal to 75 per cent of your pre-disability regular gross monthly earnings.

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/our-work/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. 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

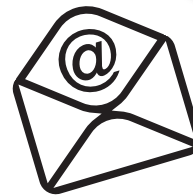


Visit the 3sHealth.ca disability page



Complete the forms

Refer to the checklist



Submit completed forms to 3sHealth

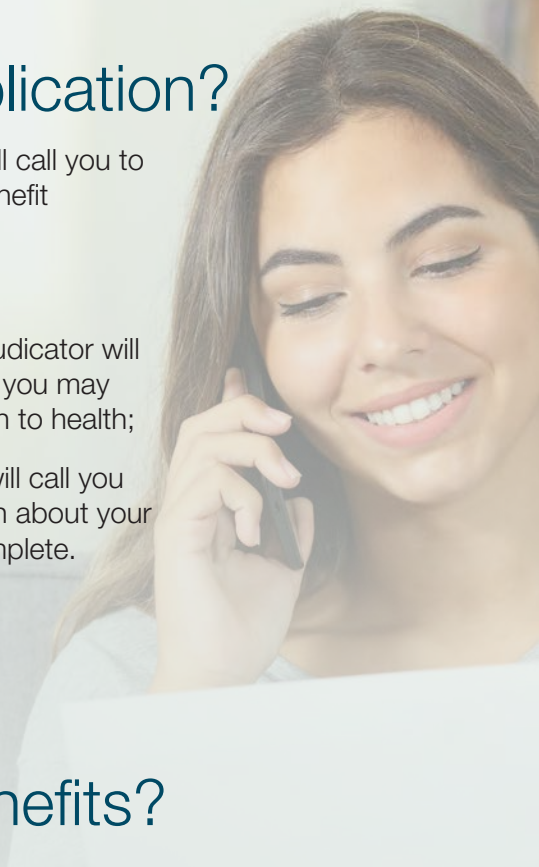


What happens after I submit my application?

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 who is involved in your care and treatment must fully complete and sign your form.

Nurse practitioners, 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 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 to complete the “Attending Physician’s Initial Statement Form.”
- Ask your physician 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: 700-2002 Victoria Avenue,
Regina, SK S4P 0R7
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.

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