

June 25, 2021

To: Benefit Administrators / Human Resource Personnel

From: Kathryn Sandstra
Claims Services Manager, Employee Benefits

Re: NEW Procedure For Claim Closures When A Plan Member Is Cleared To Return To Work

3sHealth Employee Benefits is introducing a change to the claim closure process. Historically, 3sHealth Employee Benefits has required employers to complete and submit a Claim Closure Form for both bridge and long-term disability (LTD) claims. 3sHealth Employee Benefits kept the disability claim open while waiting for the completed Claim Closure Form. Upon receipt of the Claim Closure Form, 3sHealth Employee Benefits reviewed the form, issued any further benefits payable, and closed the disability claim effective the date of the return to work.

Effective immediately, the **Claim Closure Form is only required for bridge claims**. The purpose of providing the Claim Closure Form for bridge claims is to inform 3sHealth of the scheduled days in the final week of the claim.

The Claim Closure Form is no longer required for long-term disability claims.

Process for bridge claim closures is as follows:

- If the return to work date is in the bridge period, then 3sHealth Employee Benefits will approve bridge benefits up to the Saturday prior to the return to work date and close the claim.
- 3sHealth Employee Benefits will email the employer to advise of the medically-supported return to work date and to request the Claim Closure Form.
- 3sHealth Employee Benefits will advise the employee of the claim closure.
- Upon receipt of the completed Claim Closure Form from the employer, 3sHealth Employee Benefits will issue the final benefit payment to the employee.
- If the employee is unable to return to work as expected, then they will be responsible to submit medical information to support their on-going disability.

Process for long-term disability claim closures is as follows:

- 3sHealth Employee Benefits will approve LTD benefits to the day prior to the employee's expected return to work date and close the claim.
- 3sHealth Employee Benefits will advise the employee of the claim closure.
- 3sHealth Employee Benefits will email the employer to advise of the medically-supported return to work date.
- If the employee is unable to return to work as expected, then they will be responsible to submit medical information to support their on-going disability.

- If a graduated return to work is recommended, then 3sHealth Employee Benefits will review the medical information to determine if disability benefit payments will continue during this period.

Employer Responsibility:

- For bridge benefits only, send the completed Claim Closure Form to 3sHealth Employee Benefits by email at ebp@3shealth.ca on the date the employee returns to work.
- Contact 3sHealth Employee Benefits if a graduated return to work program is recommended.
- Update the benefits status in iHRIS to active when the employee returns to work.

Employee Responsibility:

- Contact your employer immediately to inform them of your return to work date and to discuss the return to work process.
- Contact 3sHealth Employee Benefits by email at ebp@3sHealth.ca or at 1.866.278.2301 to advise of your return to work date.
- If you are unable to return to work as expected, you will be responsible to submit medical information to support on-going disability.

3sHealth Responsibility:

- For employees on an approved bridge benefit claim, provide bridge benefits up to the Saturday prior to the return to work date and close the claim.
- For employees on an approved LTD claim, provide LTD benefits to the day prior to the employee's expected return to work date and close the claim.
- Email the employer to advise of the medically-supported return to work date.
- For employees on an approved bridge claim request the Claim Closure Form.
- Advise the employee of bridge and LTD claim closures.
- Upon receipt of the completed Claim Closure Form from the employer, 3sHealth Employee Benefits will issue any additional benefit payments that the employee may be entitled to.

If you have any additional questions about this bulletin, please contact Kathryn Sandstra at 306.347.5598.