

April 28, 2020

To: Benefit Administrators / Human Resource Personnel/ Health Care Unions

**From: Alana Shearer-Kleefeld
Director, Employee Benefits**

**RE: UPDATE on 3sHealth Employee Benefits: Temporary Changes to Disability Claim
Adjudication Practices During COVID-19 Pandemic**

On April 23, 2020, Premier Scott Moe announced a plan to begin to re-open Saskatchewan. On May 4, 2020, phase 1 of the reopening plan will begin. The phase 1 plan includes access to certain medical services including dentistry, optometry, physical therapy, opticians, podiatry, occupational therapy and chiropractic treatment.

On May 4, 2020, 3sHealth Employee Benefits will once again start making requests for medical information to support applications for disability income plan benefits. We recognize that it is going to take time for people to get back in to see their physician and/or treatment providers. We commit to moving forward in a reasonable way to ensure that plan members are not adversely impacted as they resume their medical supervision and treatment.

For Plan Members Making a New Application for Disability Income Plan Benefits:

3sHealth Employee Benefits will not request an Attending Physicians Statement to support a new application for disability income plan benefits **up to May 18, 2020**. This is a temporary measure. Upon receipt of the completed Employer Initial Application form and Employee Initial Application form, our adjudicators will collect medical information directly from the plan member by telephone. A plan member's willingness to participate in the process is integral to a successful outcome.

Adjudicators will continue to utilize our internal mental health advisors, rehabilitation advisors, and medical consultants to support collaborative decision-making. All decisions to deny an application for disability benefits will be reviewed by the Claims Services Specialist and/or Claims Services Manager before the decision is communicated to the plan member.

3sHealth Employee Benefits encourages plan members to consult their physician and to seek and comply with appropriate medical consultation and treatment. If medical information is available from the physician or treatment provider, it should be provided along with the application for disability benefits.

An Attending Physicians Statement will be requested to support paying disability benefits beyond the initial approval of the claim.

Beginning, May 19, 2020, a fully complete Attending Physicians Statement will be required for all initial applications for disability benefits.

For Plan Members On a 3sHealth Approved Disability Claim:

Beginning May 4, 2020, 3sHealth Employee Benefits will once again start writing to physicians and treatment providers for additional medical information to support the on-going approval of disability benefits. Disability Continuation forms will no longer be sent to plan members. As we transition back to normal adjudication protocol, adjudicators have authorization to extend existing approved disability claims after first calling the plan member for a medical update. 3sHealth Employee Benefits recognizes that it may take time for plan members to resume their normal course of medical supervision and treatment. If medical information is available from the physician or treatment provider, it should be provided to 3sHealth.

Adjudicators will continue to utilize our internal mental health advisors, rehabilitation advisors, and medical consultants to support collaborative decision-making.

This is a temporary measure. **Beginning, May 19, 2020, updated medical information will be required for all extensions of disability benefits.**

Applications for Disability Benefits Related to COVID-19

3sHealth Employee Benefits is receiving applications for disability income plan benefits related to COVID-19. It is impossible to anticipate every situation related to COVID-19. Here are some general guidelines:

- Plan members who contract COVID-19 due to *exposure in their workplace* must submit a claim to WCB.
- Plan members who are *experiencing symptoms* of COVID-19 unrelated to the workplace and who are required to self-isolate will be considered for disability benefits for up to a 14 day period subject to exhausting their employer paid sick leave first (bridge benefits only).
- Plan members who have a family member *diagnosed* with COVID-19 and living in the same dwelling will be considered for disability benefits for up to a 14 day period subject to exhausting their employer paid sick leave first (bridge benefits only).
- Plan members who are on an approved disability claim and are ready to return to work but are identified as high risk for COVID-19 will be considered for an extension of their benefits on a case by case basis.
- Plan members who are on an approved disability claim, who are not at high risk for COVID-19, and are ready to return to work but choose not to return to work due to precautionary self-isolation will be advised to apply to Employment Insurance, or to access other paid (or unpaid) leave options with their employer such as vacation, and their disability claim will end.

3sHealth will *not* pay a disability claim:

- If a plan member is *not experiencing symptoms of COVID-19* and they choose to self-isolate as a precautionary measure.

- If a plan member is required to self-isolate after knowingly *travelling outside of Canada* after March 16, 2020 or knowingly *travelling outside of Saskatchewan* after March 18, 2020.
- If a plan member is not already on an approved disability claim and identifies as high risk for COVID-19 and *chooses to self-isolate*.
- If a plan member has a family member exposed to COVID-19 and is self-isolating as a *precautionary* measure.

All other applications for disability income plan benefits will be reviewed and assessed on a case by case basis.

The COVID-19 pandemic is a fluid situation. 3sHealth Employee Benefits is committed to adapting our processes and communicating with all of our stakeholders as things continue to unfold. We want to assure you that our top priority is to “take care of the caregivers”.

If you have any questions about the temporary changes to the 3sHealth Employee Benefits adjudication process, please email ebp@3sHealth.ca. You may also contact Alana Shearer-Kleefeld, Director, Employee Benefits at 306.519.7630 or Cheryl Pockrandt, Claim Services Specialist by telephone at our toll free number 1-866-278- 2301.