

April 3, 2020

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

From: Kyle Stroeder
Claim Services Manager, Employee Benefits

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

The COVID-19 pandemic is putting a significant strain on resources within the Saskatchewan Health Care System. Surgeries and diagnostics are being delayed, and physicians are being re-deployed to support the increased demand for patient care.

The Employee Benefit Plans Board of Trustees understands that our plan members are in need of continued financial support now more than ever. In response to the challenging circumstances caused by this pandemic, the Employee Benefit Plans Board of Trustees has approved temporary changes to disability adjudication practices. These changes will ensure 3sHealth Employee Benefits can continue to process and pay disability benefits to our plan members.

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

Beginning April 1, 2020, 3sHealth Employee Benefits will no longer request an Attending Physicians Statement to support a new application for disability income plan benefits. 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.

In addition, adjudicators will 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 whenever possible. Some physicians and treatment providers are seeing patients via video conference. If medical information is available from the physician or treatment provider, it is helpful for 3sHealth to receive it.

An Attending Physicians Statement will be requested when the temporary changes to adjudication practices end. The adjudicator will discuss the need for an Attending Physicians Statement with the plan member at the appropriate time.

For Plan Members On a 3sHealth Approved Disability Claim:

Beginning April 1, 2020, 3sHealth Employee Benefits will temporarily stop writing to physicians and treatment providers for additional medical information to support an on-going approved disability claim. Disability Continuation forms will no longer be sent to plan members. Adjudicators have authorization to extend existing approved disability claims after first calling the plan member for a medical update.

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

3sHealth Employee Benefits encourages plan members to consult their physician and to seek and comply with appropriate medical treatment whenever possible. Some physicians and treatment providers are seeing patients via video conference. If medical information is available from the physician or treatment provider, it is helpful for 3sHealth to receive it.

This is a temporary measure. Further medical information will be requested from physicians and treatment providers when the temporary changes to adjudication practices end. The adjudicator will discuss the need for further medical information with the plan member at the appropriate time.

Applications for Disability Benefits Related to COVID-19

3sHealth Employee Benefits is already 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* 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.
- 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 3sHealth Employee Benefits adjudication process, please email ebp@3sHealth.ca. You may also contact Kyle Stroeder, Claims Services Manager or Cheryl Pockrandt, Claim Services Specialist by telephone at our toll free number 1-866-278-2301.