

Manulife's Short Term Absence Program

Things you need to know

Getting started

Here's what the Short Term Absence program can do for you:

- Pays a weekly income replacement to you if you're unable to work due to an illness or injury - or guides the salary continuation program provided by your employer.
- We work with you, your healthcare providers and employer throughout your absence to monitor your condition and progress.
- If needed, we provide additional health management services to help with your recovery.
- When the time is right, we work with you and your employer to plan a safe and timely return to work.

For specific details about your plan, visit the secure Plan Member site (www.manulife.ca/signin). If you don't have access to the site, speak with your employer about your group coverage.

Everyone has a role to play

We work together to ensure your short-term absence and return to work goes smoothly. Here's a look at each of our roles and responsibilities:

You

Make sure your initial claim forms are complete and, when requested, provide up-to-date medical information.

Follow all your healthcare provider's treatment recommendations – it's an essential part of your recovery.

Participate in rehabilitation programs recommended by Manulife and be an active participant in your recovery and return-to-work plan.

Keep in regular touch with your workplace and case manager. You can contact them directly and be sure to ask questions when you're not clear about something.

At the onset of your claim, and at any point if things change, let your case manager know about your treatment plan and the services you're receiving.

Let your case manager know about income or treatment services you're receiving from any source - such as workers compensation or an auto insurance provider.

Stay positive- we're here to help you through it!

Your Healthcare Provider

Diagnoses and treats your medical condition.

Provides the medical details like your diagnoses, your restrictions and limitations.

When requested, provides Manulife with up-to-date medical information to support your claim.

Works with other healthcare providers and Manulife to promote your recovery and helps us plan a safe and timely return to work.

Your Employer

Answers any questions you have about workplace accommodation policies, employment matters or specifics on the Short Term Absence program they offer.

Keeps in touch with you about what's happening at your workplace – it's important to stay connected.

Creates and maintains a supportive and healthy work environment – they have a duty to provide this to their employees.

Assists in return-to-work planning by providing accommodations or modified work programs.

Manulife

Provides an expert case manager to help you manage your absence and supports you through your recovery.

Arranges additional rehabilitative treatment, if necessary, to support your recovery and return to work.

Works with you, your healthcare providers and your employer to create a safe and timely return-to-work plan.

Clearly communicates decisions affecting your claim.

We're here to answer any questions you have and explain the next steps.

Questions you may have:

When do I make a claim for the Short Term Absence program?

- If your illness or injury is preventing you from returning to work, talk to your employer about applying.
- It's important to initiate the Short Term Absence claim process as early as possible.
- By applying early, we help you get a decision and on the road to recovery faster.

How do I make a claim for the Short Term Absence program?

- Talk to your employer to begin the claim submission process.
- Your employer submits their part of the claim forms and gives you information on what you need to do next.
- Complete your part of the claim forms and have your doctor complete the medical statement.
- Each part of the claim can be sent in separately. You don't have to wait for everything to be sent in together.
- It is important for all claim forms to be completed correctly. Missing or incorrect information can result in delays.

How does Manulife assess my claim?

- Once Manulife receives your completed forms a case manager begins to assess your claim.
- Your case manager reviews your case and may contact you or your employer for additional information.
- Your case manager takes everything into consideration - your diagnosis, the type of work you do, and other details that may affect your recovery and ability to work.
- This information helps with the assessment of your claim and any additional resources needed to support your transition back to work.

When do I hear back from Manulife?

- Assessments take about 3 to 5 business days to complete, unless additional information is required.
- We notify both you and your employer when a decision is made – whether it's approved, denied, or whether further information is required.

How does this Short Term Absence program support me when I'm off work?

- Your case manager stays in regular contact to check in on you and get updates on your progress.
- Your case manager stays on top of your treatment plan, so you stay focused on your recovery and return to work goals.
- If needed, your case manager partners with additional Manulife experts or resources to help you through your health recovery journey.
- Most importantly, your case manager keeps you informed throughout, so you understand your options and next steps.

What if I can't return to work after a short-term absence?

- If your plan includes a long-term disability benefit, your case manager will talk to you about transitioning to long term disability if you are unable to return to work.
- Your case manager explains the process and the next steps for your claim to continue.
- Manulife may require additional information. We'll let you know what's needed and when.

What are my options if my claim is denied?

- If your claim for the Short Term Absence program is denied, you can appeal the decision.
- Your decision letter includes appeal instructions and recommendations for information that should be submitted for reconsideration.
- If you have questions, we're here to help you through the process.

Learn more about the Short Term Absence program in your organization

For details on what your Short Term Absence program includes, how to start the claim process or other questions, start by speaking with your HR department or benefit plan administrator.