

OASSIS



A Guide to your Disability Program with Great-West Life

OASSIS Disability Guide

What are disability benefits?

When an employee is unable to work due to an illness or injury, disability benefits can provide you with a level of income to assist you during your absence from work. Further details regarding your disability benefits can be found in your employee booklet.

If your illness or injury is expected to prevent you from returning to work beyond the Disability Elimination Period outlined in the booklet, you should submit an application for disability benefits as soon as possible.

If your claim is approved, you will receive income replacement as detailed in the employee booklet and you may have access to other medical and vocational services to assist with recovery and return to work whenever possible.

How do I initiate my disability claim?

In order to receive disability benefits, you must apply by following these steps:

1. Your employer will provide you with an **Employee's Statement** to be completed by you. This package will include an **Authorization Form** and an **Attending Physician Statement** for your doctor to complete. You can also access the claim form on line, or use our on line claim submission process:
http://www.greatwestlife.com/001/Client_Services/Group_Plan_Members/Forms/Standard_Claim_Forms/Claim-Submission/S7_031396
2. Your employer will complete an Employer's Statement and submit it directly to GWL. This statement confirms your eligibility to participate in the disability plan and other details pertaining to your coverage. They will access the claim form on line or use our on line claim submission process:
http://www.greatwestlife.com/001/Client_Services/Group_Plan_Administrators/Group_Plans/EmployersStatements36Members/index.htm
3. The completed form(s) must be returned to Great-West Life as soon as possible. Your Great-West Life Case Manager will use this information to help determine eligibility for disability benefits and the best way to assist with your return to work.
4. Your Great-West Life Case Manager may contact both you and your employer to discuss the disability management process and obtain any additional information Great-West Life requires in order to complete the assessment.

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5. Your Great-West Life Case Manager will remain in contact with you, your employer and your physician to clarify the expected return to work date and determine if **additional support** is required to ensure your successful return to work.
6. This additional support might include some of the following:
 - Consultation with the employee's treating physician;
 - Independent evaluations to facilitate a clearer understanding of the employee's health
 - Facilitation of treatment support through a Medical Coordinator
 - Facilitation of return to work support through a Rehabilitation Consultant
6. Your employer will be notified of our claim decision and, if your claim has been approved, any return to work arrangements, when appropriate.

Who is Great-West Life?

Great-West Life is a leading provider of group benefits for Canadians and is also the disability benefit provider to OASSIS.

Is medical information kept confidential?

Medical information is **always** considered confidential and is **not** shared with your employer. Throughout the process, Great-West Life provides status updates to your employer regarding your restrictions and limitations and potential return to work plan, without sharing the medical details. Medical information is used only by Great-West Life to ensure a comprehensive understanding of your condition. You will be asked to provide written consent (using the **Authorization Form**) for communication and information exchange to allow the process to begin.

What are the options if a claim is declined?

You have the right to appeal a denial of a claim. The declination letter will outline the necessary information that is required to review the appeal and it is recommended that you submit this information to GWL as early as possible to ensure a timely decision.

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Roles within the Disability Program:

The following is an overview of the roles and responsibilities of those involved in the disability program:

Your responsibilities:

- To provide the necessary documentation (**Employee Statement** which includes **Authorization & Attending Physician Statement**) to Great-West Life as soon as you understand that your illness or injury will prevent you from working beyond the disability elimination period.

Completed forms can be submitted through the on line claim submission process or can be sent **directly** to Great-West Life:

Scarborough DMSO
Suite 400 55 Town Centre Court
Toronto ON M1P 5B5

Phone: 416-290-3770
Toll free: 1-800-761-7444
Fax: 1-888-214-4401

If you have questions concerning the status of your claim, you may e mail the disability office by clicking on the link below and selecting the Scarborough disability office. Alternatively, you may contact the Scarborough Disability Management Services Office by phone or FAX using the numbers provided above.

[DMSO Contact Us - Disability Claims](#)

- Submit updated medical reports when they are requested
- To maintain ongoing communication with the Case Manager, your manager and HR as required
- Keep your Case Manager advised of other income or benefits you apply for and/or receive
- Keep your Case Manager advised of changes to your condition, treatment and return to work plans

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Great-West Life responsibilities:

- Keep in contact with you to stay informed of your treatment and recovery
- Clearly outline what we need from you
- Respond to inquiries promptly and thoroughly
- Consider engaging medical co-ordination to assess additional services, treatments or testing that might support your recovery
- Consider engaging rehabilitation to support your recovery and return to work
- Keep you informed of any changes to the status of your claim
- Keep in contact with your employer to identify opportunities to support your return to work
- Help you plan for a successful return to work

Your health care providers' responsibilities:

- Manage your treatment
- Respond promptly and thoroughly to requests for medical reports

Your employer's responsibilities:

- To complete the Employer's Statement and submit it to GWL once you notify your manager that you will be absent from work due to illness or injury beyond the disability waiting period.
- To support your timely return to work by understanding your restrictions and limitations and participating in return to work initiatives
- To accommodate medical needs as appropriate, with modified or transitional work if medically necessary.