



Nova Scotia Federations of Municipalities Early Assistance Services and Best Practices

WHY EARLY ASSISTANCE?

Facilitate

Recovery and
RTW

Prevent

LTD Transition

Reduce

LTD Duration



Once the employee has been off work
for 10 work days

**WHEN TO
CONSIDER EARLY
ASSISTANCE?**

WHAT IS THE PROCESS?



Complete the Early Assistance Program Form



Send the form via our secure link or by fax:



www.Desjardinslifeinsurance.com/send



Fax : 1-844-409-6571



Advise your employee that a RS from Desjardins will be contacting them



Insurance
Life • Health • Retirement

GROUP INSURANCE – DISABILITY CLAIMS

EARLY ASSISTANCE PROGRAM

Nova Scotia Federation of Municipalities (NSFM) – 140845

Please send via our secure link or by fax:

desjardinslifeinsurance.com/send

1-844-409-6571

Date

From

EARLY ASSISTANCE – POTENTIAL LTD CLAIM – Please provide the following information.

Last and first name of the employee		Date of birth
		YY-MM-DD
Address of the employee		
City	Province	Postal code
Phone No. ()		
Division No.	Class No.	Certificate No. = DIV - YYMMDD
Type of employment	Occupation	
YY-MM-DD	YY-MM-DD	
Hiring date	Effective date of coverage	
YY-MM-DD	YY-MM-DD	
Pre-disability annual salary	Salary	Salary effective date
YY-MM-DD		YY-MM-DD
Last day worked	Total hours worked per week	
YY-MM-DD	YY-MM-DD	
Date of disability	LTD expected date	
YY-MM-DD	YY-MM-DD	

PRINT

NEW REQUEST

WHAT WE REVIEW

Medical Diagnosis and Stability

Functional Levels

Current Treatment and Availability of Services

Employment History (prior absences, RTW attempts, etc.)

THE REHABILITATION SPECIALIST'S ROLE

Coordinate recovery activities for employees ensuring they receive optimal treatment at the appropriate time

Establish RTW expectations with the employee to help ensure RTW is a treatment goal

Liaise between all parties (Employee, Employer, Providers, etc.)

Develop, implement and support individualized RTW plans

THE EMPLOYEE'S ROLE

1

Actively participate in their own recovery; follow medical treatment as prescribed

2

Set progressive and realistic goals related to return to function and RTW; RTW must be part of their recovery process

3

Submit medical information as necessary

Work with the RS to implement and support RTW plans with potential accommodations related to work duties and/or hours

Assist with reorientation with potential retraining that may support the employee's success.

Monitor the RTW with regular employee check-ins

THE EMPLOYER'S ROLE



THE RTW MEETING

- ▶ The RTW Plan is reviewed with all parties (Employee, Employer, Rehabilitation Specialist)
- ▶ Clear expectations are set regarding milestone dates, times, tasks, expectations and accommodations
- ▶ Engage the employee and clarify any questions or concerns related to the RTW

There will be times that we will determine that we are unable to influence the recovery of your employee during the Early Assistance time period.

If it is anticipated that your employee will be off for longer than your specific group's Elimination Period, you will be required to submit the appropriate documents for a LTD application.

It is required that all LTD forms are submitted 4-6 weeks prior to the LTD eligibility date.

**WHEN EARLY
ASSISTANCE
IS NOT
APPROPRIATE**

SUBMITTING A LTD CLAIM; WHAT IS NEEDED?

- ▶ Employee Statement
- ▶ Employer Statement
- ▶ Attending Physician Statement
- ▶ All forms must be submitted through our secure website portal:

www.DesjardinsLifeInsurance.com/send

- ▶ Once all three necessary documents are received, Desjardins can start the evaluation of the claim and the LTD Case Manager will be in touch with all parties



QUESTIONS