

September 9, 2025

REMINDER: THE IMPORTANCE OF EARLY INTERVENTION IN MANAGING EMPLOYEE ABSENCES AND LTD CLAIMS

We are sending this information on behalf of the Healthcare Benefit Trust (HBT), Joint Community Benefits Trust (JCBT), Joint Facilities Benefits Trust (JFBT) and Joint Health Science Benefits Trust (JHSBT).

Early intervention is a key factor in reducing both the length of employee absences and the duration of LTD claims. Trend studies consistently show a direct correlation between timely referral to Early Referral Services (ERS) and improved LTD claims persistence outcomes.

The Canada Life team is available to support your eligible employees with comprehensive medical and vocational rehabilitation before an LTD claim even begins. Early referral can help to:

- Shorten an employee's absence;
- Prevent or reduce the duration of an LTD claim;
- Support a timely return to work an employee's own job or gainful employment.

Employer Role in Referrals:

We encourage employers to refer all cases with potential LTD links, particularly for musculoskeletal and accident/injury claims. Referrals should ideally be made **at the 30 day mark** for adjudication and case management, even if services may not be required.

Our data indicates fewer early referrals and longer delays in receiving ERS, which is contributing to extended claim durations during the own occupation period.

How Canada Life Can Help:

HBT and Canada Life understand the pressures employers face in balancing costs and staffing needs. If you are unsure whether a case should be referred, we recommend sending it to Canada Life anyway. Once Canada Life receives the completed ERS Employer form (to confirm eligibility) and any medical documents (such as medical notes or Occupational Fitness Assessments (OFA)), they will review the file, request consent and any additional medical information if needed, and determine whether support or intervention could impact the employee's absence.

To learn more about ERS or arrange an information session for your team on ERS best practices and the tools available to support employees, please contact:

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Thank you for sharing these updates with your teams and promoting timely referrals for early intervention services.