

GENERAL OUTLINE OF COUGHLIN DISABILITY PROCESS - WEEKLY INCOME / SHORT TERM DISABILITY -

Disability Process:

- Member submits new claim to wdisabilityclaims@coughlin.ca.
- Documentation (Employee Statement and Attending Physician's Statement) is reviewed, and file is set up by Disability Claims team.
- Disability Claims team follows up with necessary parties for missing information.
- When all the necessary information is received, file is assigned to a Disability Case manager for review.
- Case manager will review and render a decision on the file.

Disability contact information:

- Escalated issues:
 - Karen G., Claims Manager
 - Phone: 204-942-4438 or 1-888-204-1234 ext 3281
 - Email: kgriffin@coughlin.ca
- General Email for enquiries and claim submissions: wdisabilityclaims@coughlin.ca
- General enquiries:
 - 204-942-4438 and requesting Disability Claims, Toll Free for long distance calling is 1-888-204-1234

Response times:

- Emails and phone calls will be returned within 24-48 hours.

Service standards:

- The decision turnaround time is defined as the time delay between all claim forms received (ie, full claim) and when the claims decision was rendered. To be clear this stat only applies to new claims which are submitted.
- A "Decision" is defined as APPROVE, DECLINE, or PEND the claim as insufficient information was provided to render a decision. Approve/decline/pend is industry standard definition of "decision".
- The industry standard turn around time for short-term disability claims is 5 business days, Coughlin's standard/target is as follows:
 - 80% of all claims will be reviewed and have a decision rendered within 2 business days from the date we receive all required information
 - 90% of all claims will be reviewed and have a decision rendered within 3 business days from the date we receive all required information
- If a claim is approved the data is entered into the system and released that day.
- Funds can take up to 72hrs to deposit into someone's bank account dependant upon their financial institution.

Acknowledgement of claim:

- Given the short turn around times Disability team do not acknowledge receipt of claims.
- Should a particular claim be of a heightened sensitivity the enquiring party should feel free to reach out to the general email address (wdisabilityclaims@coughlin.ca) or either phone number noted above.

Claims Submission:

Coughlin will complete the following for disability claims:

- When the disability team receives a new claim, they will email the *group specific admin email* requesting the following:

| | |
|---|--------|
| Name /contact details of employer | |
| Member had active coverage effective last day of work | Yes/No |

- Once above is received back the Disability team will reach out to the employer specified in the email above to confirm the following:

| | |
|-------------------|------------|
| Last day of work | DD/MM/YYYY |
| Last payment date | DD/MM/YYYY |

- When the Disability team have all of the above information (and the members form) they will assign to a disability case manager for review