

COMMONLY ASKED QUESTIONS

1. How long will my Short Term Disability benefit payments last?

Your payments will continue up to the maximum benefit period as long as:

- You satisfy all the terms of your group benefits contract.
- You meet the definition of “total disability”.

Please refer to your employee benefits booklet or contact your employer for more information about the terms of your contract.

2. How will I be notified of ongoing decisions on my claim?

Depending on your unique claim situation, your case manager will communicate with you by phone, letter or email at various points throughout your claim. We may ask you for an update on your medical condition, advise you how long your payments are approved or any changes in your claim status, and we may work with you on a return to work plan once you are ready.

3. What happens if I can't return to work during my Short Term Disability claim?

The goal of your case manager is to help ensure you're getting the right treatment that will help you return to work successfully. If you're unable to return during your Short Term Disability claim and you have Long Term Disability benefits with Manulife, your case manager will assist you with transitioning your claim to Long Term Disability.



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Next Steps

Your Short Term Disability Benefits



WHAT YOUR HEALTH CARE PROVIDER NEEDS TO DO

- Diagnose and treat your medical condition.
- Provide Manulife with medical information as requested to adjudicate your claim.
- Work with other health care providers and Manulife to promote your recovery and when you're medically ready, to support a safe and timely return to work.

WHAT YOUR EMPLOYER NEEDS TO DO

- Keep in touch with you about what's going on at your workplace.
- Create and maintain a supportive, healthy work environment.
- Assist in return-to-work planning by accommodating modified work programs.

WHAT MANULIFE DOES

- Assigns a case manager to manage your claim.
- Provides timely, reliable payment while your claim remains eligible.
- Stays in regular contact with you to monitor your recovery progress and to keep you informed about the status of your claim.
- Works with you, your employer and healthcare provider(s) to develop a timely return-to-work plan as soon as medically safe to do so.
- Answers any questions you may have about your claim.
- Assigns a rehabilitation specialist when appropriate to assist in your return to work.

WHAT YOU NEED TO DO

- Follow the appropriate treatment recommendations to promote your recovery or medical stability.
- Provide medical updates as requested.
- Actively participate in return-to-work planning and recommended rehabilitation programs, when appropriate.
- Keep in touch regularly with your workplace and case manager.

It is important to report any other sources of income to avoid an overpayment of your claim.