

SMALL BUSINESS

Disability benefits



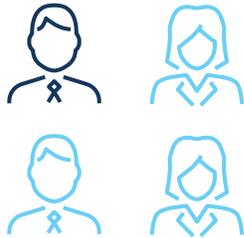
When it comes to running a successful business, your people are your greatest assets. That's why even a minor incident or illness can have a big impact on your bottom line. Let Alberta Blue Cross help protect you and your employees from the unexpected.

WHY DISABILITY BENEFITS?

Coverage for dental visits, prescription drugs or massage therapy are usually top of mind for employees, and rightfully so. But disability benefits shouldn't be ignored. When faced with an unexpected illness or injury, they become the most important investment a company can make.

Pairing your health and dental benefits with disability coverage will not only help your employees get back to work quickly and safely—it will also increase productivity, morale and retention.

BY THE NUMBERS



1 IN 4 *Canadian employees will have a disability before they retire*³



The average disability claim can last

OVER 34 MONTHS²

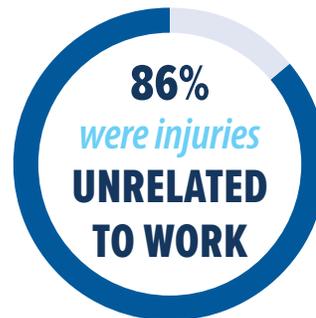
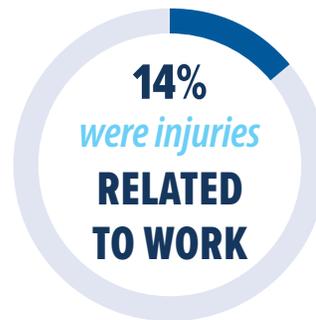


The cost of losing an employee to a permanent disability can cost

UP TO 5 TIMES THEIR ANNUAL SALARY¹



*Of the 6.7 million emergency visits recorded in an 8 year study*⁴



1. <https://www.cspdm.ca/dm-in-context/impact-of-disability>

2. https://disabilitycanhappen.org/public_html/wp-content/themes/cdadev/images/disability_stats.pdf

3. https://disabilitycanhappen.org/public_html/wp-content/themes/cdadev/images/disability_stats.pdf

4. <https://www.iwh.on.ca/summaries/issue-briefing/divergent-trends-in-work-related-and-non-work-related-injury-in-ontario>

MEET LINDSEY

Lindsey, a 28-year-old web designer, works at a digital media agency. She is physically healthy, active and uses her benefit plan for routine dental and massage coverage. However, lately her colleagues have noticed her becoming more isolated and miss a number of deadlines over the past few months. She has mentioned that she has been stressed because her mother has recently been diagnosed with cancer and is undergoing chemotherapy. The stress has caused her to feel depressed and has made her unmotivated and inefficient at work.



WITHOUT DISABILITY BENEFITS

Lindsey doesn't have disability benefits through her employer, so she's worried about the impact a mental health leave will have. She has no savings and will not be able to make her mortgage payments if she takes too much time off or signs up for Employment Insurance. She ignores her symptoms of depression and burn-out and continues to work.

Lindsey experiences

- persistent stress and anxiety,
- low productivity,
- depression, and
- three weeks off work due to burnout.

Lindsey's employer experiences

- increased administrative work,
- extra costs associated with Lindsey's disability leave,
- overtime pay,
- hiring of part-time staff, and
- legal questions—should they hire someone else?

WITH DISABILITY BENEFITS

Luckily, Lindsey has disability benefits through her employer.

Lindsey experiences

- enough time off to recover;
- early involvement with her disability benefits provider, which led her to seek optimal treatment for recovery;
- a healthy return to work earlier than expected; and
- a decreased chance of a relapse.

Lindsey's employer experiences

- the simple process of filling out a single submission form,
- constant updates from the case manager about Lindsey's recovery, and
- ongoing support during Lindsey's transition back to work.

OUR APPROACH

Our disability benefits work together with your overall benefits package, providing support and peace of mind so your employees can focus on their recovery, and you can focus on your business. Every experience is unique; our case managers take a proactive, creative approach to finding solutions that work for each individual and organization we partner with.

DEDICATED SUPPORT TO PROVIDE THE VERY BEST OUTCOME

FOR YOU

With smaller caseloads than the industry average, our case managers get involved early. This means a high rate of success and lower claim costs overall. We'll get your employees back to work safely, while minimizing productivity loss and administrative costs.

FOR YOUR EMPLOYEES

Our disability benefits are about more than just paying claims—they're about providing financial security to your employees if the unexpected occurs. We offer personalized support and rehabilitation expertise throughout the entire life of the claim.

WE MAKE IT EASY

SUBMIT CLAIMS IN A SINGLE STEP

When a claim is made, we'll do all the heavy lifting. All you and your employees need do is fill out a single submission form.

OPEN COMMUNICATION

We'll keep you involved in every decision, whether that's discussing your employee's safe to return to work or organizing workplace accommodations when they get there.

REST EASY

You can focus on the success of your business with the confidence that your claims are being managed efficiently and that your employees are being taken care of throughout the entire process.

We'll keep your business moving while supporting the health and wellness of your employees along the way.

To learn more about complimenting your existing health and dental plan with Alberta Blue Cross disability benefits, contact your Alberta Blue Cross representative.



Benefits are underwritten by Blue Cross Life Insurance Company of Canada®

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