

Designed *for* Health

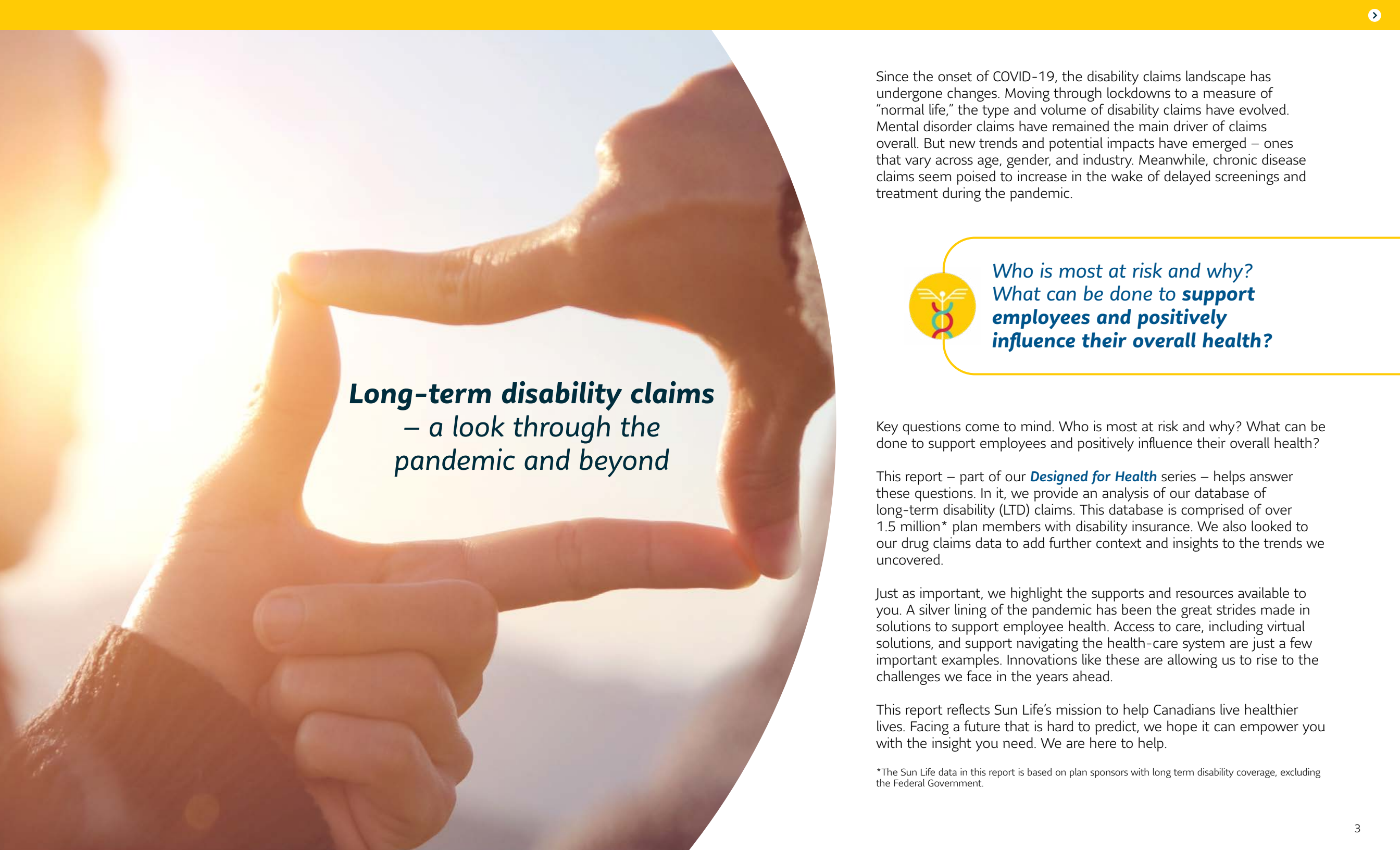
Long-term disability
claims – a look through
the pandemic and beyond



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Long-term disability claims – a look through the pandemic and beyond

Since the onset of COVID-19, the disability claims landscape has undergone changes. Moving through lockdowns to a measure of “normal life,” the type and volume of disability claims have evolved. Mental disorder claims have remained the main driver of claims overall. But new trends and potential impacts have emerged – ones that vary across age, gender, and industry. Meanwhile, chronic disease claims seem poised to increase in the wake of delayed screenings and treatment during the pandemic.



**Who is most at risk and why?
What can be done to support
employees and positively
influence their overall health?**

Key questions come to mind. Who is most at risk and why? What can be done to support employees and positively influence their overall health?

This report – part of our **Designed for Health** series – helps answer these questions. In it, we provide an analysis of our database of long-term disability (LTD) claims. This database is comprised of over 1.5 million* plan members with disability insurance. We also looked to our drug claims data to add further context and insights to the trends we uncovered.

Just as important, we highlight the supports and resources available to you. A silver lining of the pandemic has been the great strides made in solutions to support employee health. Access to care, including virtual solutions, and support navigating the health-care system are just a few important examples. Innovations like these are allowing us to rise to the challenges we face in the years ahead.

This report reflects Sun Life’s mission to help Canadians live healthier lives. Facing a future that is hard to predict, we hope it can empower you with the insight you need. We are here to help.

*The Sun Life data in this report is based on plan sponsors with long term disability coverage, excluding the Federal Government.

01

Claim types tell different stories

Mental disorder claims continue to drive overall volumes

When we look at our claim data, mental disorder claims figure most prominently. They continue to account for an increasing share of claims, and it's a trend that is likely to continue. After all, the pandemic's impact on Canadians' mental health is well documented. The proportion of Canadians reporting a diagnosis of **depression or anxiety has increased by 30%** since the pandemic.¹ Mental Health Research Canada found that **3/10 Canadians** report having had a mental disorder diagnosis.²



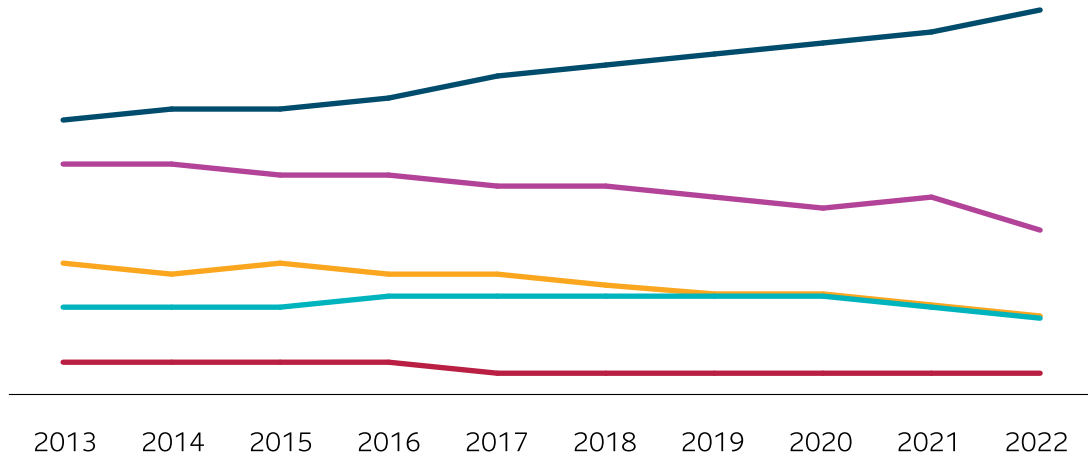
The proportion of **mental disorder claims** has been **rising** and was particularly impacted by the pandemic. This trend is likely to continue.



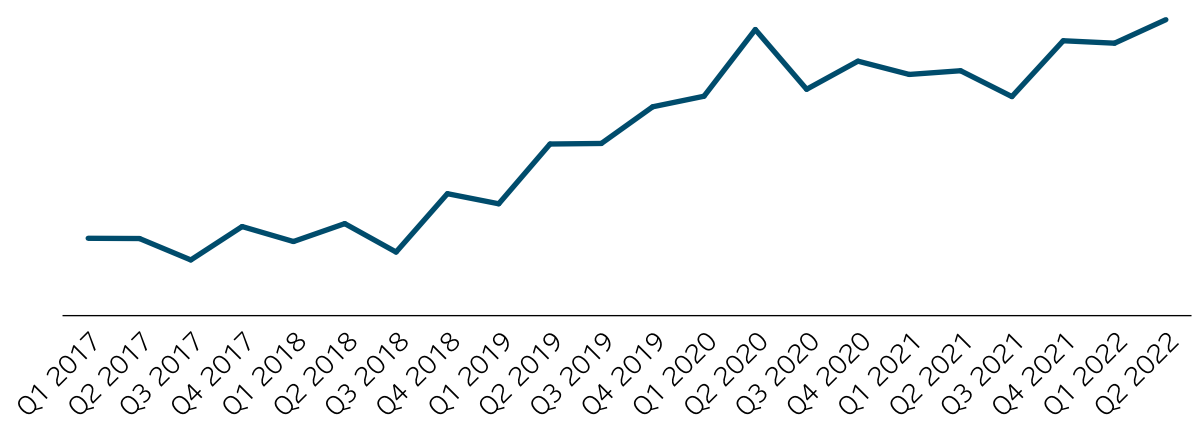
Burnout is also a growing risk. Many employees are feeling depleted after a long haul of stress, uncertainty and competing demands. A recent poll found that 1/3 of employed Canadians report having severe symptoms of burnout.³

Sun Life drug claim data also shows an increasing trend in the prevalence of drugs to treat mental disorders. This increase started pre-pandemic. Volumes peaked after spiking in mid-2020. Plan members scrambled to secure longer-term supplies in the anticipation of an extended lockdown. Volumes then returned to pre-pandemic levels but have risen again towards new heights.

 **Proportion of LTD Claims by Claim Type (new approved claims)**



 **Mental Disorder Drug Claim Volumes (all Sun Life plan members)**



Sun Life data

Sun Life data
2022 data is based on Q1&Q2

 Circulatory

 Accident

 Cancer

 Musculoskeletal

 Mental disorder

Depression dominates Mental Disorder claims.

The proportion of **adjustment/stress** and **anxiety/panic** claims rose during the pandemic.



Long-term disability claims for depression still dominate mental disorder claims. However, Sun Life data shows that anxiety- and stress-related mental disorder claims have become more prominent since 2020. Given the significant uncertainty brought on by the pandemic, this increase is not surprising.

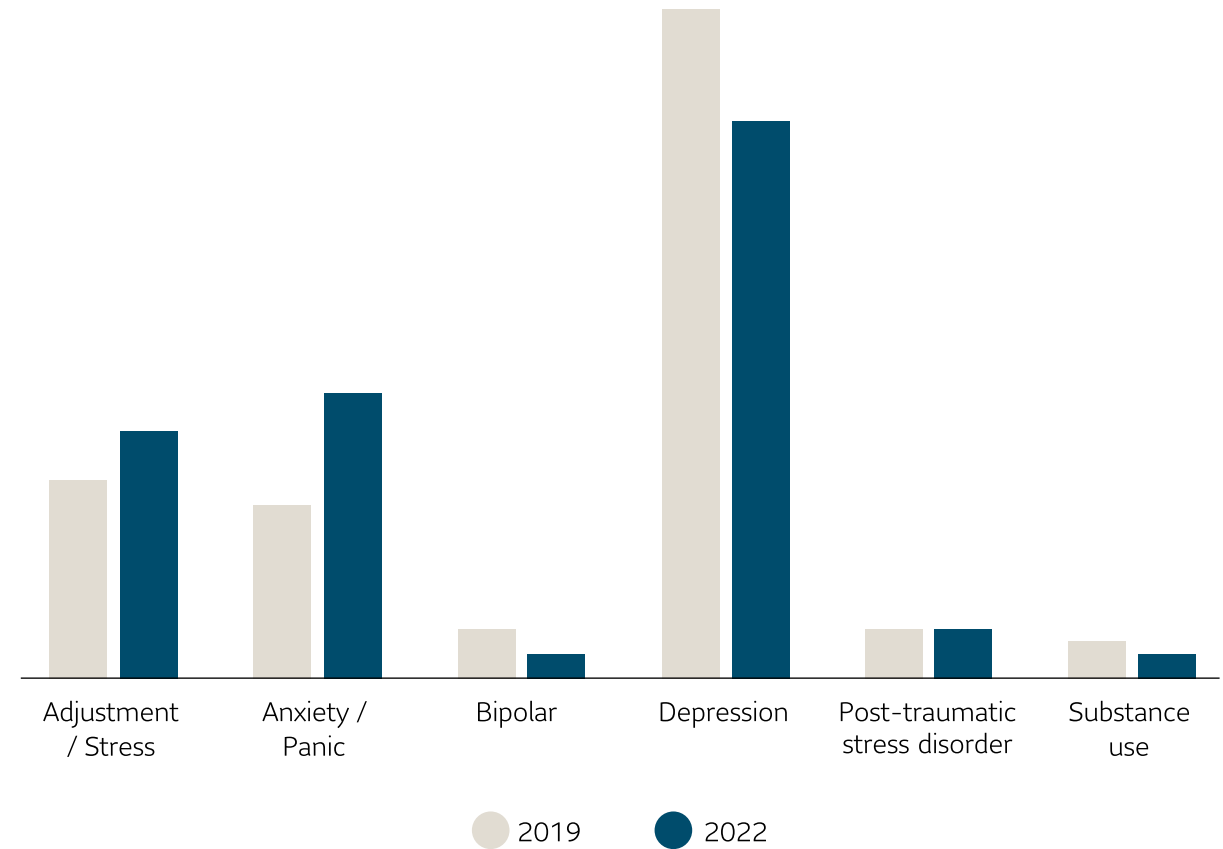
Anxiety disorders differ from depression in that they tend to be more chronic in nature. Often, depression is experienced as a focused episode, with symptoms resolving if treated effectively. By contrast, the symptoms experienced by those with anxiety disorders typically do not fully resolve.⁴ This means they need to be managed over the long term with ongoing treatment, coping strategies and supports. This can have an impact on sustained return to work after a claim. It highlights the importance of effective after-care following a period of work-absence.

Unfortunately, access to mental health care continues to be a challenge for many Canadians. Sixty percent of those experiencing mental disorders report they are not receiving the treatment or social support they need. A key barrier they cite is cost, but not knowing where to access treatment and stigma are also challenges.⁵

The impact of the pandemic has made access to mental health care more important than ever. Sufficient access to care through benefits plans can make the difference in ensuring employees stay healthy and at work. An extensive body of research clearly shows timely access to treatment reduces the severity and duration of common mental disorders.



Proportion of Mental Health LTD claims (new approved claims)



Sun Life data
2022 data is based on Q1&Q2

Three fundamentals of supporting employee mental health



1. Access to care and support

Cost is a key barrier for employees seeking mental health care. Many plans offer annual coverage maximums under \$1,000. This often falls short of funding the number of sessions required for effective treatment. A survey by the Canadian Psychological Association (**CPA**) found that 66% of respondents said that lack of coverage in their workplace plan was a barrier to seeking treatment. To reduce this barrier, the CPA recommends annual standalone coverage maximums of between \$3,500 and \$4,000. This amount provides coverage for 15-20 sessions. This is the average number of sessions required to achieve a therapeutic outcome for people suffering from depression or anxiety. Consider raising your coverage maximum as much as you can towards the CPA recommended levels. Even if your budget does not allow you to reach the CPA recommendation, an increase in your coverage will help put your employees in a better position to access the care they need.

New, innovative solutions provide additional alternatives to help ensure your employees can access mental health support. These include:

Virtual therapy solutions that allow employees to connect with mental health practitioners online for live sessions from the comfort of their home or office. This can also help reduce the cost of care. Sun Life's **Stress Management and Well-Being, powered by Dialogue** provides employees with an online assessment. The employee is then matched with a mental health practitioner based on their needs and preferences. Employees have access to unlimited virtual sessions until they achieve remission.

Online cognitive behavioural therapy (iCBT) gives employees access to self-directed modules online that they complete at their own pace. iCBT is best suited for employees experiencing mild to moderate symptoms. It can provide access to mental health support in a timely, convenient and cost-effective way. iCBT is a standard part of our **Lumino Health Virtual Care Employee Assistance Program (EAP), powered by Dialogue**. It's another way we are helping ensure employees have access to solutions to support their mental health.



Three fundamentals of supporting employee mental health



2. Leader training

The **National Standard of Canada for Psychological Health and Safety in the Workplace** recommends mental health training for people leaders. And for good reason. Managers are in the right place to be “first responders” in helping employees with mental health issues. However, many don’t know how to recognize signs of trouble or how to provide appropriate support. Manager training is not designed to make managers therapists. Instead, it provides foundational education to increase awareness and reduce stigma around mental health. It equips managers with skills to spot employees who may be struggling and to approach them with appropriate support. This includes resources available through their group benefits plan as well as potential workplace accommodations.

We’ve created **free online mental health manager training videos** to make this essential training available to all organizations.



3. Employee awareness

Stigma surrounding mental disorders can be a key barrier to seeking help for many employees. So can a simple lack of awareness of resources that are available for support and how to access them.

That’s why it’s critical to ensure employees have access to information and training around mental health. We’ve developed several resources to help educate employees and increase their awareness of the resources available to them.

Lumino Health is Sun Life’s free, online health network. It has many resources to help employees learn more about both physical and **mental health**. This includes articles, videos and information on new mental health apps and other products and support services. Lumino Provider Search helps employees find the right mental health professional near them.

Don’t take for granted that your employees are aware of the resources available through your workplace and benefits plan. Many employees report that they simply don’t know where to start

when looking for support. Make sure that this information is front and centre on your intranet site or other employee forums. Highlight resources like the Employee Assistance Program (EAP) and coverage for mental health services and how to access these. Make mental health part of the agenda at town halls and other meetings. Events like World Mental Health Month (October) are also great opportunities for raising awareness.

To learn more about how insurers, employers, employees, advisors and consultants can work together to improve workplace mental health, download our resource: ***A guide to workplace mental health, we all have a role to play.***

Musculoskeletal claims remain lower than pre-pandemic

In our data, long-term musculoskeletal (MSK) disability claims are not yet trending back up like mental disorder claims. We expect this is temporary. Many people were working from home and curtailing other activities during the pandemic. Their MSK issues may not have been exacerbated or may have been managed better at home. The potential for injury or aggravating an existing injury may also have been lower for many employees while working at home. Effects related to the poor ergonomics of many home workspaces on employees' MSK health may take more time to emerge in long-term disability claim data.

As many people transition back to work and pre-pandemic routines, MSK claims are likely to begin to rise. Delayed interventions and treatment due to the pandemic could mean more serious conditions and prolonged recoveries in the future. Finally, an aging workforce means age-related musculoskeletal conditions will become increasingly prominent among employees. This is likely to further drive up the incidence of MSK claims in the years to come. Workplace strategies to promote MSK health will be more important than ever.



Helping employers improve musculoskeletal health in their workplace

Musculoskeletal (MSK) issues can have far-reaching impacts on the mental, physical and emotional wellness of employees and their families. They also represent a significant cost to employers. At the same time, many MSK issues are preventable. The right workplace strategies can help employers prevent common MSK injuries among their employees.

Our **Musculoskeletal Health Strategy Toolkit** helps employers develop their own MSK strategy. It's a free, step-by-step guide we created to make a successful workplace strategy available to all employers.

A free resource based on best practices, the MSK Toolkit follows the success of our *Mental Health Strategy Toolkit*. These toolkits are part of our commitment to provide employers with insights they need to build their own healthy workplaces.

[Musculoskeletal Health Strategy Toolkit >](#)

[Mental Health Strategy Toolkit >](#)

The potential impact of delayed screening on cancer and circulatory claims

An analysis of Sun Life data reveals that cancer-related claims had begun to trend downward somewhat pre-pandemic. This trend appears to have continued since. On the surface, this seems like good news. In fact, many new cancer therapies have shown to be highly effective with more favourable side-effect profiles. These promising new cancer treatments have dominated Health Canada’s specialty drug approvals in recent years. This bodes well longer-term for the impact of cancer diagnoses on quality of life, staying healthy and staying at work.

2021 Health Canada Specialty Drug Approvals



Category



Number of Drugs

Category	Number of Drugs
Cancer	25
Rare disease	7
Skin disease	3
Multiple sclerosis	2
Rheumatoid arthritis	2
Anti inflammatory/analgesics	2
Other	5
Total	46

In the shorter term, there may be a more concerning angle to the trend seen in our data. Missed screenings due to the pandemic have contributed to fewer early cancer diagnoses and treatment.⁶ This may have resulted in a short-term window of fewer disability claims. Fewer screenings mean less people started therapies that could require extended time off work. Chemotherapy, for instance, can require absences due to long-term treatment protocols and significant side-effects. However, with fewer cancers detected early, leading health organizations are warning that more Canadians may end up with later-stage diagnoses. Unfortunately, this will mean poorer prognoses for effective treatment for many.⁷ This may result in an uptick of cancer disability claims later on, including longer-duration claims.



The impact of the pandemic on cancer screening

The pandemic has caused many Canadians to miss routine cancer screenings. The first wave of the pandemic alone resulted in a 40% decrease in screenings for breast and colorectal cancers.

*“Just because a cancer has yet to be detected doesn’t mean it isn’t there. **As cancer system providers work through backlogs, there will be a near-term surge in cancer diagnoses beyond pre-pandemic levels,** adding to the strain on the system and putting more lives at risk due to delays in diagnosis and treatment. The effect of delays is also magnified for populations experiencing inequities, who have been hardest hit by the pandemic.”*

Canadian Partnership Against Cancer

The first wave of the pandemic led to a **40% decrease in cancer screenings**.

The proportion of **cancer claims** has also **decreased**. **Circulatory claims remained stable**.

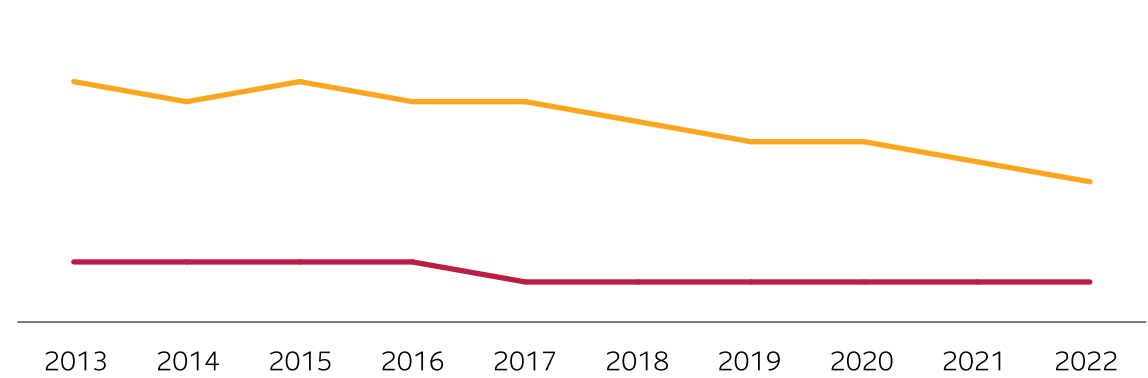


In contrast to cancer claims, the volume of **circulatory claims** (e.g., stroke, heart disease) has been comparatively level since the pandemic. The pandemic also meant that many Canadians missed screenings and treatment for these conditions.⁸ However, the short-term dynamic may be different than it is with cancer. Treatment resulting from screening for circulatory conditions often does not result in therapies requiring a prolonged work absence. However, the potential for longer-term impacts remains. Here too, missed screening and delayed treatment may result in more serious illness. This could mean an increase in claims in the years to come.

What's more, inactivity and poorer lifestyle habits adopted during the pandemic may drive higher incidences of many chronic diseases. For those with existing conditions, challenges to adhering to treatments and a healthy lifestyle during the pandemic may also have a longer-term impact on the progression of and severity of their illnesses.⁹



Proportion of LTD Claims (new approved claims)



Sun Life data
2022 data is based on Q1&Q2



To learn more about how you can help reduce the incidence of chronic disease among your employees, and support those with chronic conditions in living healthier lives, please see our Bright Paper reports:

**Chronic Disease in the Workplace:
Focus on prevention and support**

**Changing the Face of Cancer:
Helping employees get well and return to work**

Claims are often complex: many plan members have more than one health condition

Our data shows that employees on disability leave are often experiencing more than the medical issue causing their leave. Many have multiple chronic conditions (referred to as comorbidities). These conditions are affecting their health and may exacerbate the primary condition that is causing their disability leave.

The Sun Life data on the next page provides a window into these comorbidities. It shows the proportion of LTD claimants who are also claiming chronic disease drugs.

This is consistent with research that focuses on chronic disease comorbidities. For example, there is a significantly higher prevalence of mental disorders in those with diabetes, cancer and rheumatoid arthritis.¹⁰

It is clear that when managing disability claims, an employee's health needs to be considered holistically. That's why it is important that disability case management planning is supported by processes and tools to identify any factors, including comorbidities, that can impact an employee's recovery and absence duration. A case management plan that proactively addresses these is essential to helping employees regain health and return to work.



Strong diabetes prevention and disease management strategies are critical to keeping Canadians healthy and at work. To learn more about what Sun Life is doing to support diabetes awareness, prevention and treatment, go to **Taking steps to prevent diabetes.**

The impact of diabetes on plan member health and disability claims

The prevalence of diabetes in the Canadian population is increasing, and this is having significant impacts on Canadians' health:



1 in 4 Canadians lives with prediabetes or diabetes.



There has been a greater than 50% increase in diabetes prevalence over the past 10 years.



Across Sun Life's block, the proportion of plan members claiming for diabetes drugs grew 15% from 2018 to 2021.

The association of diabetes with both physical and mental health means that it can impact disability claims in many ways:



Individuals with depression have a 40–60% increased risk of developing type 2 diabetes.



People with diabetes are more than three times more likely to be hospitalized with cardiovascular disease.



If not managed properly, diabetes can cause many health complications. These include damage to the eyes, kidneys, and nerve damage to the extremities.

Sources:
2018 Clinical Practice Guidelines, Diabetes Canada Clinical Practice Guidelines Expert Committee
Sun Life data



A view into complex claims

Many LTD claimants are also claiming for chronic disease drugs



Plan members with a circulatory LTD claim

- 31% are claimants for chronic disease drug(s) to treat diabetes
- 32% are claimants for chronic disease drug(s) to treat a mental disorder



Plan members with a mental disorder LTD claim

- 27% are claimants for chronic disease drug(s) to treat a cardiovascular condition
- 17% are claimants for chronic disease drug(s) to manage pain



Plan members with a musculoskeletal LTD claim

- 42% are claimants for chronic disease drug(s) to treat a cardiovascular condition
- 42% are claimants for chronic disease drug(s) to treat a mental disorder

"Chronic disease drug" is defined as having 6 months of consecutive claims for the drug class
Source: Sun Life data, 2022

02

Demographics is a key underlying factor in claim trends

Women continue to have a higher proportion of mental disorder claims

Overall, men's and women's claims show similar patterns. Mental disorder claims growth has been consistently strong in recent years for both men and women. However, women continue to have a significantly higher proportion of these claims compared with men.

More than 4/10 of women's claims are for mental disorders compared with about 3/10 for men.



This trend is consistent with Canadian population data showing **women have a 1.7 times higher prevalence of depression.**¹¹

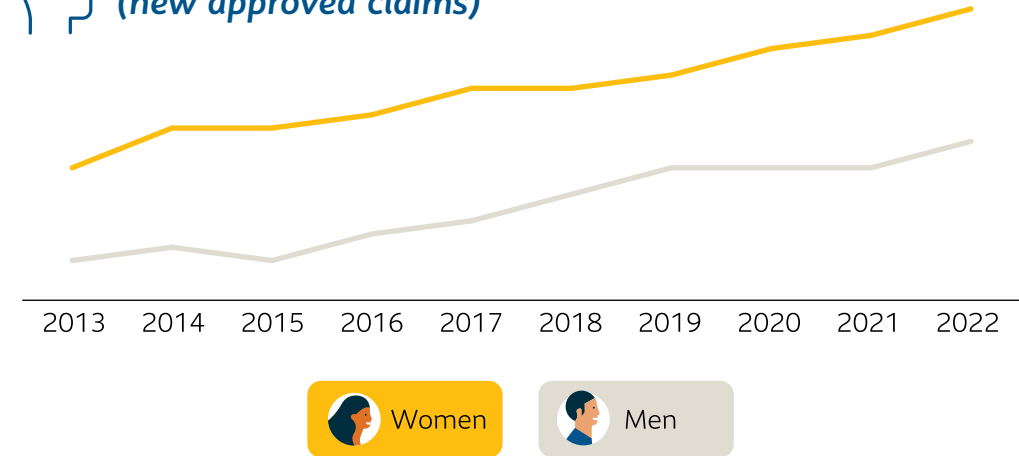


Women's proportion of mental disorder claims is higher than men's.

For **women, over 40% of their claims** are for mental disorders.
For men, it is around 30%.



Proportion of LTD Claims that Are Mental Disorder Claims (new approved claims)



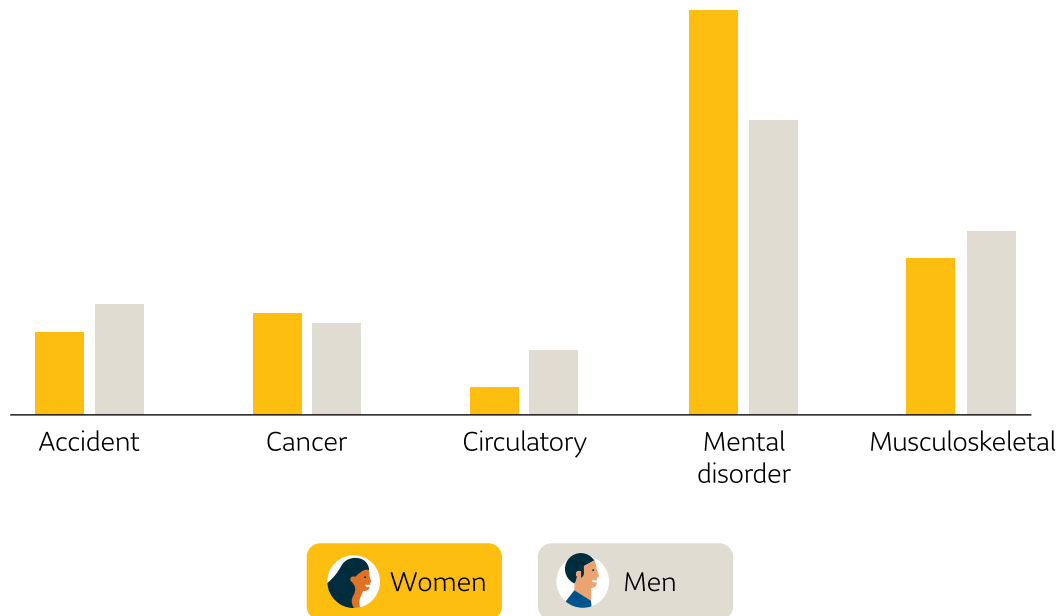
Sun Life data
2022 data is based on Q1&Q2

The greater prevalence of mental disorder claims among women continued through the onset of the pandemic. This upward trend has continued over the last two years. By comparison, men's claims plateaued at the start of the pandemic and began to increase again in 2021.

Research has shown that the pandemic has had an uneven impact on many women's mental health compared with men. There are several potential reasons for this. For one, women tend to be overrepresented in several frontline workforces. More women than men work in the care, education and retail sectors. Occupations in these sectors were most impacted by lockdown, health protocols, and increased and shifting responsibilities. Also, competing demands from domestic responsibilities – such as childcare and online schooling – negatively influenced women's mental health.¹²



Proportion of LTD Claims by Claim Type (new approved claims)



Sun Life data, Q1&Q2, 2022



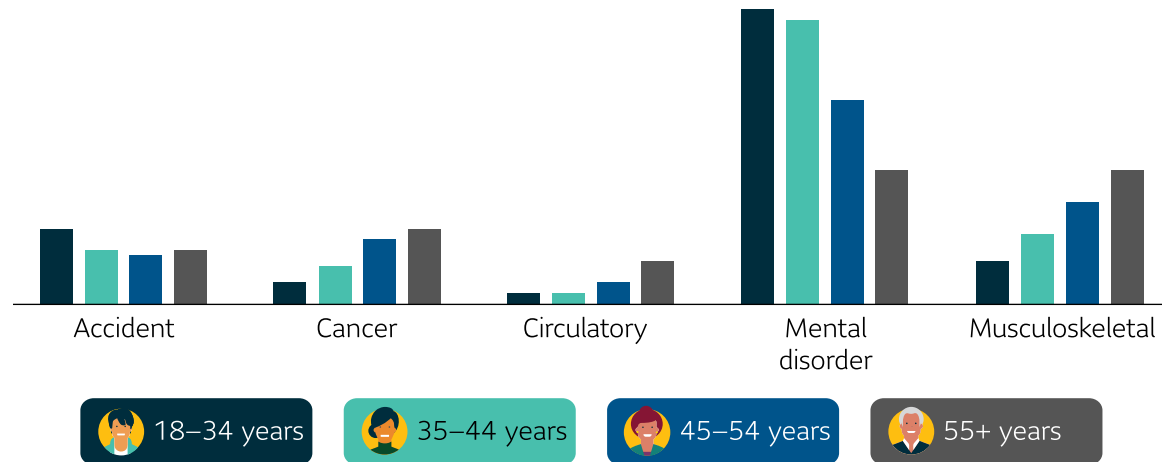
The pandemic took a disproportionate toll on women's mental health.

From 2019 to 2021, mental disorder claims for women went up. For men, they stayed the same but have begun to rise.

Key differences between younger and older employees

When analyzing claims by age, many differences emerge. For example, among younger employees, mental disorders dominate the proportion of claims. Over half of disability claims among those under 35 years and between 35 and 44 are for mental disorders. Since physical conditions, such as cancer, circulatory and musculoskeletal disabilities become increasingly common with age, this breakdown makes sense. For older age groups, these age-related conditions increase significantly. For example, musculoskeletal claims make up approximately one in four claims for those over 55 years of age. This compares with less than one in ten for those 18 to 34 years of age.

 **Proportion of LTD Claims by Claim Type (new approved claims)**



Sun Life data, Q1&Q2, 2022



Younger plan members have a higher proportion of mental disorder claims

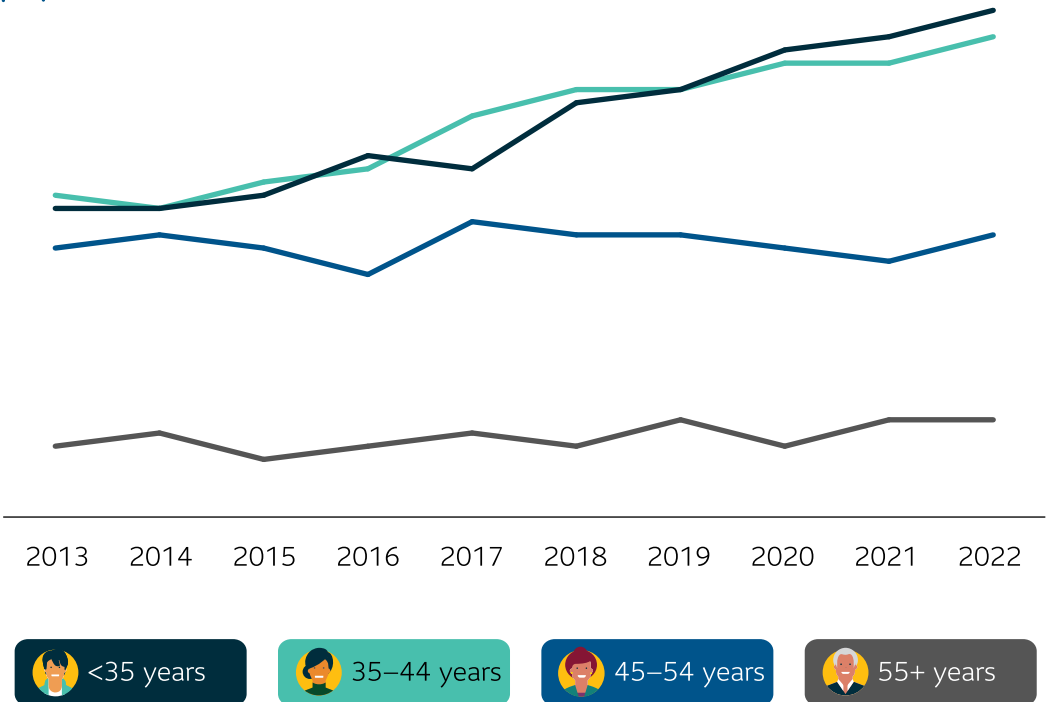
Not surprisingly, older plan members have a higher proportion of claims for age-related chronic conditions.

Throughout the pandemic, there was **sustained growth in mental disorder claims among younger plan members.** The same can't be said for older members.



A continued increase in mental disorder claims among younger employees is noteworthy. The same sustained increase in the proportion of mental disorder claims is not seen in our data among older employees.

 **Proportion of LTD Claims that Are Mental Disorder Claims (new approved claims)**

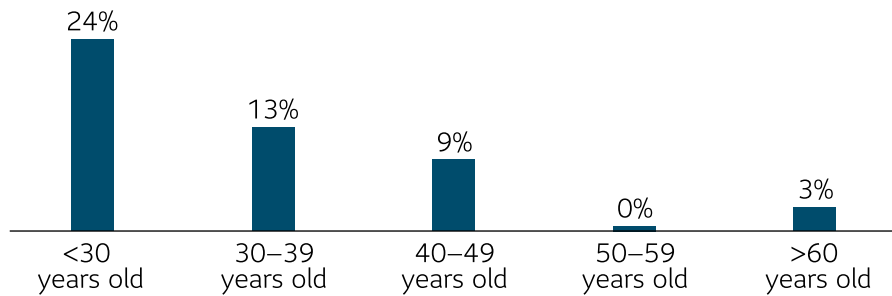


Sun Life data
2022 data is based on Q1&Q2

Mental health among younger employees is a rising concern

This trend among younger employees is consistent with what we see in our drug claiming data. Growth in the volume of claims for drugs to treat mental disorders among younger employees has been higher than among older employees. This is especially true for those under 30 years of age.

Growth in the Volume of Mental Disorder Drug Claims 2019-2021 (all Sun Life plan members)



Sun Life data

Indeed, Canadian population data indicates that an increasing proportion of younger Canadians reported depression and anxiety throughout the pandemic. Mental Health Research Canada in 2022 finds that Canadians aged 18 to 35 experiencing anxiety are more likely than other age groups to have symptoms of a severe mental disorder – 38% compared with 27% of those age 35 to 54 years and 15% of those 55+ years old.¹³

The incidence of mental disorder claims among young adults was on the rise before the pandemic. The pandemic exacerbated many of the stressors already experienced by young adults. For example, as a group, younger people tended to be in more precarious financial situations. Their employment was more impacted by the pandemic, contributing to greater stress and uncertainty.¹⁴ Distinct generational differences could also be at play. Younger adults have grown up during the increase in awareness around mental health as well as anti-stigma campaigns. Those experiencing mental disorders may be more likely to seek support and go on disability leave. This highlights the importance of access to mental health care. The research is clear that early treatment can lead to quicker recoveries and better long-term outcomes.



Mental Health Coach: early intervention for mental disorders



We have a solution – our Mental Health Coach, provided by CloudMD

A proactive approach to absence management

We engage at-risk* plan members, and the targeting works. **80%**** of those assessed are high or moderate risk according to their assessment.

Our Mental Health Coach helps these “at-risk” plan members. Coaches are licensed health-care practitioners who proactively guide plan members to the treatment and resources available through their group benefits plan, their employer and publicly funded programs.

How the Coach helps

- Works with the plan member on building an action plan
- Offers regular check-ins, with feedback on progress through re-assessments
- Can facilitate a supportive hand-off to higher-intensity care

Removes barriers to accessing care**



A higher percentage of members are using their psychology benefits

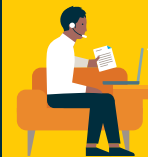


of those who use their psychology benefits are new claimants



Impacting absence

Meeting with a Coach is key! For members who met with a Coach, we found



2.8 week

shorter short-term disability (STD) durations for claims that resolved as return to work***

3%

fewer members reaching STD maximum

5%

higher proportion of plan members returning to work

21%

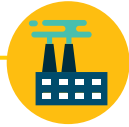
fewer casual absence hours than high-risk members who did the assessment only



Learn how you can help your employees with their mental well-being.
Visit sunlife.ca/mhc

* “At-risk” means according to their evidence-based assessment, some employees may be more at risk to developing certain conditions.
** Sun Life pilot data from May 2021 to September 2022
*** For resolved claims as of August 31, 2022.

The breakdown by **claim type varies by industry**. This reflects the unique demands and stressors of each industry.



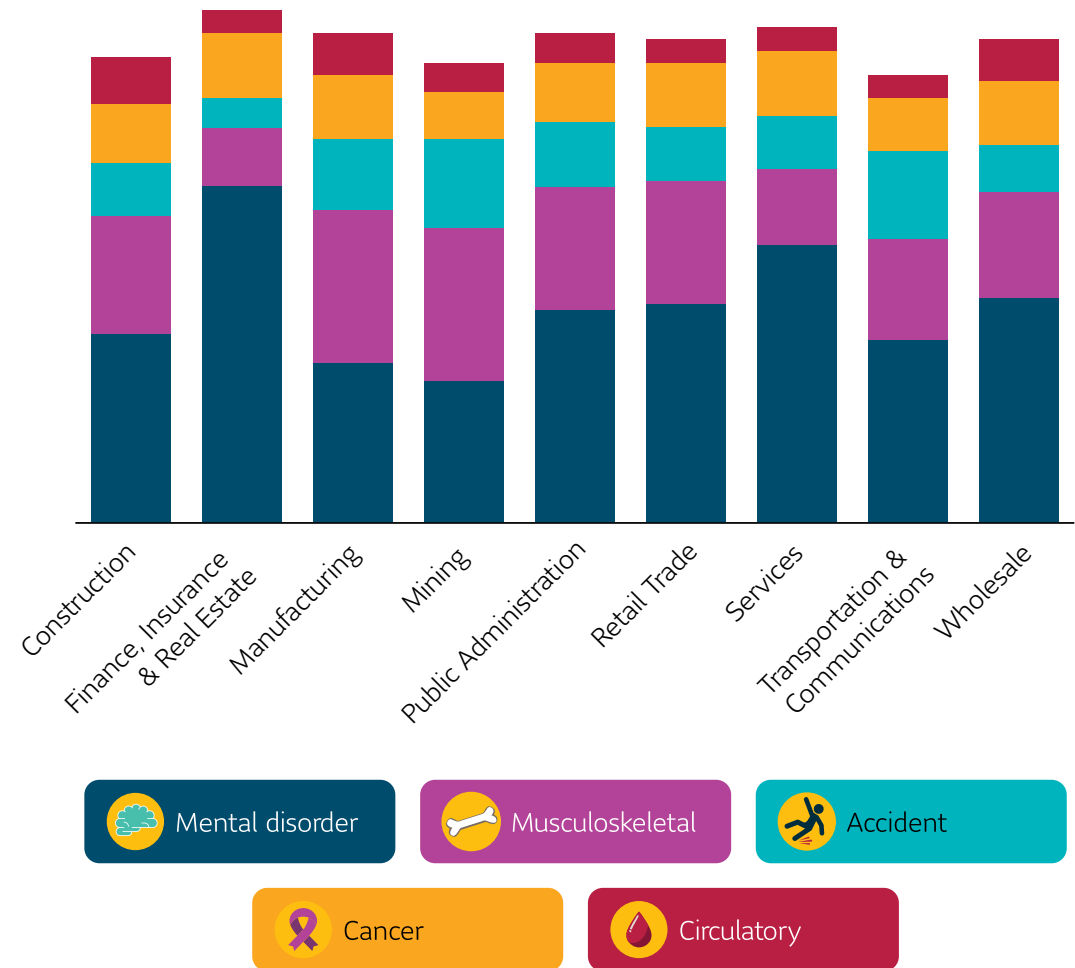
The pattern of disability claims varies by industry

Sun Life data shows us that the pattern and trends of disability claims vary across industries. A lot of this is likely driven by the demographic makeup of industries (differing gender, age and geographic profiles). The nature of the work itself can also play a meaningful part.

Across industries, mental disorders are the leading claim type in all but one or two sectors. However, there is variation in these claims across industries. Here, it's likely that the nature of the work as well as demographics play a role in these differences. For instance, the Finance, Insurance & Real Estate and Services sectors have the highest proportion of mental disorder claims. These claims represent well over half of all claims. These sectors are mostly comprised of knowledge work. They tend to have psychological stressors rather than physical demands. The representation of women also tends to be higher in these sectors.¹⁵



Proportion of LTD Claims by Claim Type (new approved claims)



Sun Life Data, Q1&Q2, 2022

The **stress** experienced by many **frontline service workers** during the pandemic has likely driven **higher mental disorder claims**.

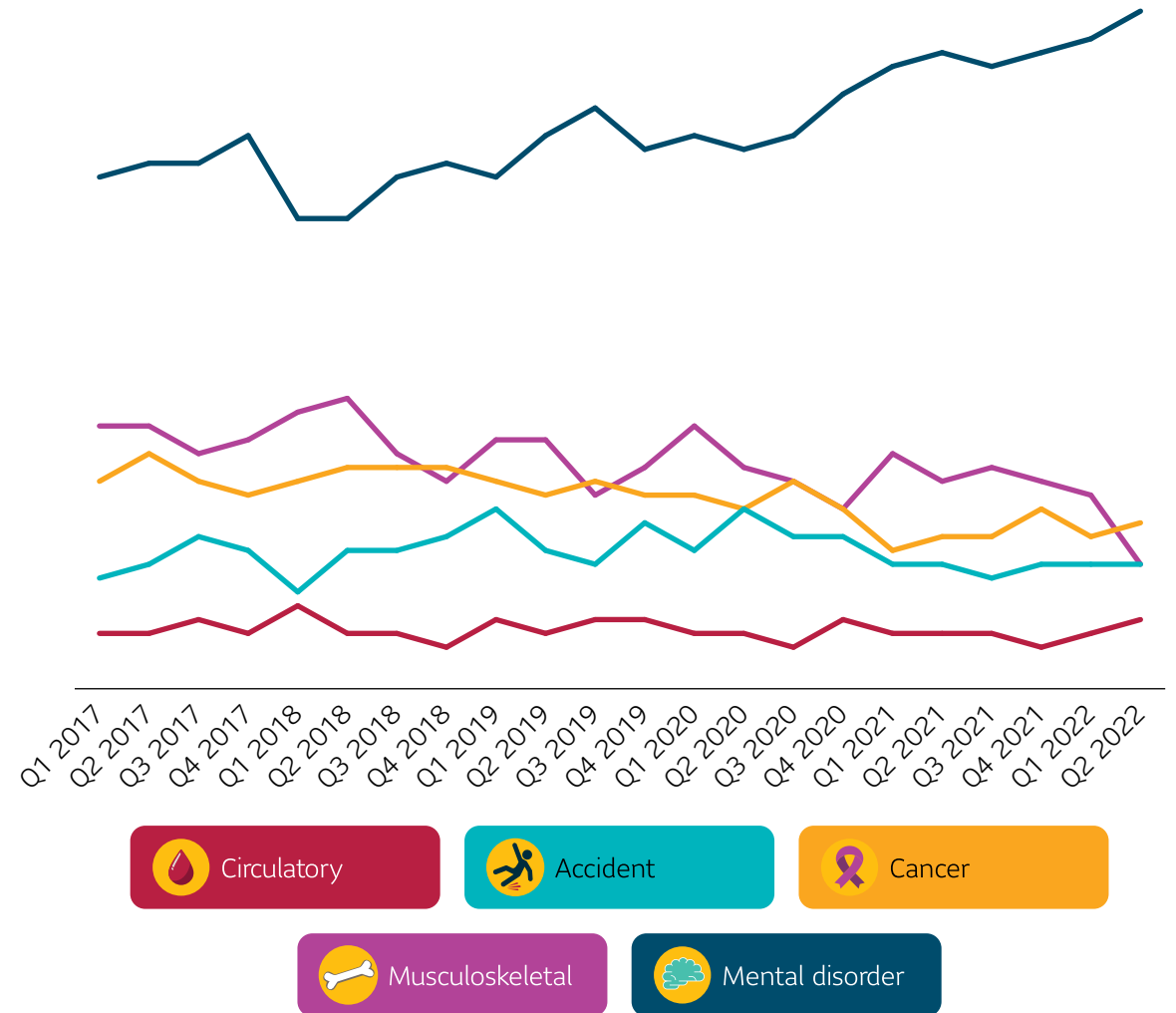


The second most common claim type, musculoskeletal claims, also shows significant variation across industries. This isn't surprising given the relationship of these claims to physical job demands. Musculoskeletal disorders are most prominent in Manufacturing and Mining, representing approximately one-quarter of all claims in these sectors.

The pandemic has had varying impacts on job demands. This has contributed to a range of stresses and challenges faced by workers in their respective industries. For example, the psychological stress experienced by frontline health-care workers was – and continues to be – intense. Our claims data reflects this. The Services sector (including many frontline health and service jobs) stands out with its rise in mental disorder claims. It shows a rise in the months following the initial wave of the pandemic. This is followed by another rise in the wake of the Omicron variant in late 2021.

We see a similar trend, although not as pronounced, in other sectors. These sectors are also ones with a higher concentration of essential service jobs, such as Public Administration and Retail.

 **Proportion of LTD Claims by Claim Type in the Service Industry (new approved claims)**



Sun Life data

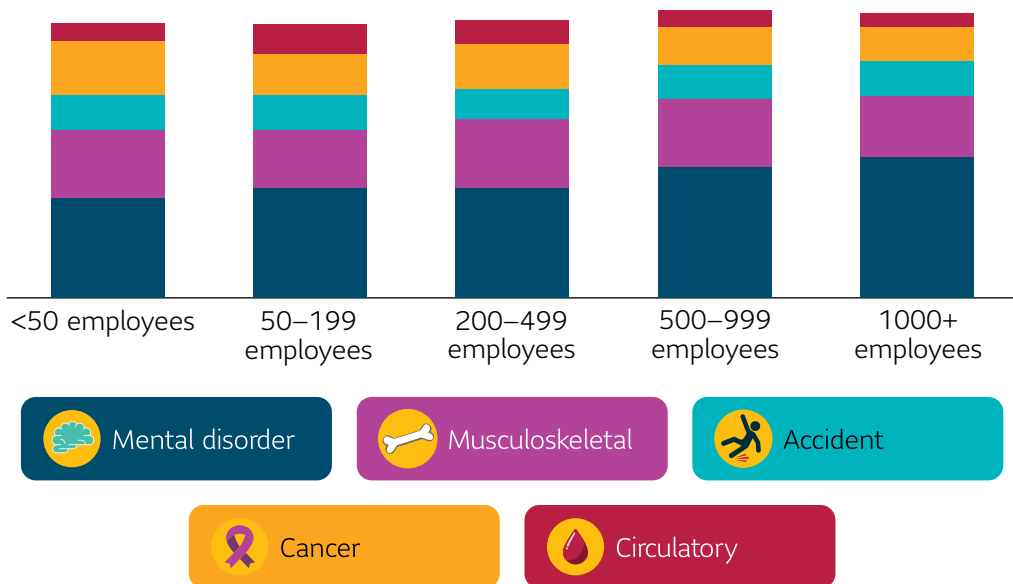
The larger the employer, the higher the proportion of mental disorder claims.



Smaller versus larger employers



Proportion of LTD Claims by Claim Type (new approved claims)



Sun Life data, Q1&Q2, 2022

When we look at the data by size of the employer, the proportion of claim types is mostly consistent.

One difference of note is the prevalence of mental disorder claims. As the size of the employer increases, so does the proportion of mental disorder claims. Among the smallest employers (with 50 or fewer employees), approximately three in ten of their claims are for mental disorders. This rises to approximately four in ten for the largest employers (1000+ employees).

The growth in the proportion of mental disorder claims for larger employers has also outpaced that for smaller organizations.

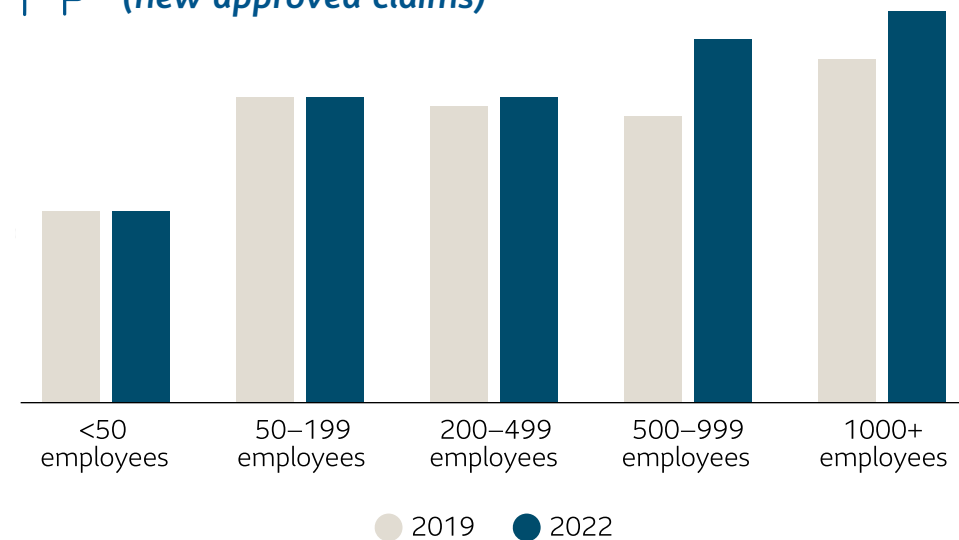
There are a few possible reasons behind this data. One is industry composition. The Services sector, as well as Finance, Real Estate and Insurance, figure prominently in our data set of larger employers. As noted previously, these sectors have higher proportions of mental disorder claims. Another is that larger employers often function as more complex systems (they tend to be more hierarchical, have more process layers, etc.). Generally, complexity can be associated with stress. Large, more complex systems can also mean things like less individual control over one's work. This is a well-researched factor that is known to contribute to stress and burnout.



The proportion of mental disorder claims grew more among larger employers compared with smaller ones during the pandemic.



Proportion of LTD Claims that Are Mental Disorder Claims (new approved claims)



Sun Life data
2022 data is based on Q1&Q2

We are passionate about finding better ways to help employees on disability leave get back to health and work.

Here are two areas where we are focused on making a difference:



1. Early intervention

We are focused on ensuring that employees receive optimal guidance and support at the onset of their claim. Our goal is for them to begin the right treatment plan with minimal delay.

To support early intervention for mental disorder claims, we've put together a leading team of mental health professionals:

Directors, Mental Health Solutions

Full-time in-house Registered Psychologists who:

- Review and consult on complex mental disorder absences to support early intervention
- Remove barriers to receiving early care by:
 - Influencing practice and product development for better access to care
 - Collaborating with the health-care community as part of the case management process

Senior Consultants, Mental Health

A team of mental health professionals with experience in clinical, health and/or rehabilitation psychology who:

- Embed mental health knowledge and expertise within our practice, through training and coaching our case management team
- Analyze claims to uncover emerging trends. This insight enhances our claims practice and improves outcomes for plan members' recovery and return to work

Psychiatric and Psychological Medical Consultants

Our team includes psychiatry, neuropsychiatry, psychology, and neuropsychology specialists. Our Medical Consultants provide highly specialized expertise on diagnoses, test results, and treatment plans.

We are passionate about finding better ways to help employees on disability leave get back to health and work.



2. Access to care

For early intervention to make a difference, plan members must have access to quality care. Helping plan members access care has been a focus for Sun Life, one that intensified during the pandemic. Here are three examples of how we are helping plan members on disability leave get the care they need:

Pharmacogenomics

A simple test using a cheek swab can determine the optimal drug for a person based on their unique biology. In the case of mental disorders, this can save months of trial and error to find an effective therapy. Of members on medication that have undergone testing, almost half switched medications or dosage based on their test results.

Health-Care System Navigation

We partner with Medical Confidence to help Canadian employees navigate the health-care system when they go on disability leave. The service provides one-on-one support through a health-care professional who can help arrange accelerated access to physicians and specialists. The service also guides patients through their treatment and recovery. On average, plan members who have used Medical Confidence have saved 234 wait days to see specialists.

Mental Health Coach, provided by CloudMD

Our **Mental Health Coach** can play a critical role in connecting plan members to resources and treatment they need. And importantly, the Coach offers ongoing support for employees to take action and follow a treatment plan. Data for the Mental Health Coach is encouraging. Plan members who met with a Coach and went on short-term disability had a **nearly 3-week shorter leave duration** than those in a control group.

Learn more about the evolution of disability management in our Bright Paper report [Changing times, evolving the approach to disability management](#)

Sources: Sun Life data
CloudMD data, September 30, 2022

Helping you navigate the future

The insights in this report can help you identify trends affecting your organization – today and into the future. They can help you develop strategies that can contribute to workplace wellness, increase productivity, and reduce disability costs.

The pandemic has accelerated the development of new solutions to support employee health.



5 steps

you can take to create a disability management strategy that is right for your organization



Step 1

Review this report and consider how the insights might apply to your workforce



Step 2

Along with your advisor or consultant, review your own organization's data and determine areas for improvement



Step 3

Discuss with your advisor or consultant about making organizational or plan design changes to ensure resources align with your most pressing concerns



Step 4

Drive awareness of programs and issues through employee education and mental health training for leaders



Step 5

Assess your data frequently and make tweaks to your strategy where needed



It's clear that mental disorders remain the key driver of disability claims. The pandemic has only intensified this key challenge facing workplaces. Trends like the growing prevalence of younger workers experiencing mental disorders makes this a challenge we are likely to continue to face in the longer term.

However, the fallout from the pandemic and an aging workforce means we also cannot lose sight of the potential impact of chronic disease and musculoskeletal disorders. These are poised to increasingly affect employee health and disability claiming.

The flip side is that the pandemic has accelerated the development of new solutions to support employee health. Virtual therapy, health coaching and navigation and early intervention in disability claims management are just a few examples. There is a lot to be optimistic about. We are focused on bringing these new opportunities to you and finding new ways to support employee health.

Solutions

*As a partner committed to improving the lives of your employees, we are here to help. **For more information on how Sun Life can help, talk to your Sun Life Group Benefits representative.***

This report provides you with general information only. It doesn't provide you with employment, legal, health or financial advice. Consult with the appropriate professional advisor to meet your organization's needs.

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Life's brighter under the sun

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