



## SARS – What You Need to Know

**T**here is no doubt of a growing fear amongst Canadians about the spread of a new disease called Severe Acute Respiratory Syndrome (SARS) and that many of you are fielding questions from employees. This subject matter needs to be properly addressed to avoid the human tendency to panic. Knowledge and clarity of message are what protect us from that inevitability.

### Your Disability Plans

In addition to information that employees may need to know, there is an important and overlooked impact of SARS on your disability plans – persons undergoing out-patient rehabilitation/treatment in a hospital or clinic or awaiting surgery. Many hospitals and clinics are now under quarantine order and affected employees are denied access to much needed treatment.

What does this mean to you, your disabled employees, and your disability plans? A lot! Before the quarantine occurred, a disabled employee would have had an expected return to work date determinant upon a planned process of rehabilitation or scheduled surgery. Interruption of these services will not only delay a return to work and cause an extension in the duration of the claim (more money), it can have a long lasting and detrimental effect on the disabled person. It has been our experience that both disability insurers and plan sponsors may be overlooking the real impact of this situation. There are likely a number of disabled claimants who are very concerned, and possibly scared that you and/or your insurer will adhere to the original return to work date and take radical action if they don't return on schedule. You must remember that in normal circumstances a delay in rehabilitation is actively managed on an individual basis. This is an entirely new situation that affects many disabled persons for a very different reason; one completely out of the control of the claimant.

### What Should Be Happening

One of the big complaints about management of disability plans is the lack of coordination with other services provided by your benefit plan, such as the EAP and health coverage. This disconnection results in linear thinking and the ability to apply both common sense and effective strategy in the management of unusual situations.

What we recommend you consider doing is:

1. Contact your disability provider and discuss the management of persons caught in situations of inaccessibility to needed rehabilitation services or delayed treatment. Find out who these claimants are, how their situation is being managed, and what this means in terms of additional costs to the company and harm to the disabled person.



2. Use common sense and creativity. Delays in rehab and treatment cost money, recovery potential, and time. Look for viable alternatives such as opportunities under the health plan to access coverage with the necessary rehab practitioner, such as a Speech Therapist or Physiotherapist, and determine whether at-home or private office visits can replace the clinic or hospital rehab services. EAP providers can be of great assistance in locating medical professionals in situations such as this. Whether or not there is appropriate coverage under the health plan, ask your provider to examine alternative means to continue the person's rehab or treatment. In many cases, it will be less expensive and more beneficial to all concerned to pay for the needed services than allow the claim to linger in a period of inaction. Weigh the costs (human and monetary) of longer claims and periods of no treatment against the costs of alternatives. We are sure that using common sense and creativity is the right thing to do; look beyond the obvious.
3. Communicate to the disabled employee and don't ignore the fact that this is likely happening to some of them. Educate them on how you and/or your provider are managing delays in access to treatment and what they need to do to maintain both the claim and their path of recovery. If situations require a customized and individual approach to the delivery of information, work with your insurer to develop the correct communication and processes. Ensure that you inform your HR staff about how to manage these inquiries and where they should direct the employee. This is a scary situation for disabled people (the perfect formula for ugly and unwanted law suits) and you would be very well served to take a proactive versus reactive stance on this issue.

## Helping Your Active Employees

While each organization will manage SARS in its own way, we offer some simple assistance for your employees:

1. **Hygiene Policy** – Health Canada advises that one of the best ways to avoid contracting contagious illnesses, such as SARS and the common cold, is frequent and proper hand washing (use warm water and soap and wash vigorously for 10 seconds - making sure that you get under your nails). You can help employees by providing them with the materials and information about how to employ this simple and effective means of prevention. Health Canada regularly produces updated information about SARS and you can direct your employees to [www.hc-sc.gc.ca/english/protection/warnings/sars/index.html](http://www.hc-sc.gc.ca/english/protection/warnings/sars/index.html).
2. **Benefit Plans and SARS** – When employees come to you with concerns about SARS, one of the best services available to them is your EAP. Your EAP provider, Warren Shepell, has done an excellent job in addressing SARS. Available on their web site ([www.warrenshepell.com](http://www.warrenshepell.com)) is important information about SARS and even publication materials that assist both you and your employees. We strongly encourage you to check out their web site, use the publication materials, and encourage your employees to call this important service to help in managing SARS related issues.



---

Employees may have questions about coverage in the event of quarantine. Remember that quarantine in this instance is 10-days, not weeks. First, EI benefits cover quarantine and registered short term disability plans must also cover quarantine in the same manner as any other disability absence in order to remain eligible for the EI premium reduction. Secondly, we are not aware of any short-term disability plan (which includes Sick Leave, Salary Continuance, Weekly Indemnity) that specifically excludes coverage for quarantine. Therefore, your employees need to know and understand how your plan treats quarantine to take away the fear started by the Ontario government (noting that there would be no financial reimbursement for the loss of income to persons quarantined in Ontario - a statement that can be easily misunderstood by the layperson). The provincial government won't pay, but EI does and most likely so do your short term disability plans.

- 3. Your Company Policy** – Whether you regularly employ a policy or are about to release one, employees need to know what your organization's stand is concerning this disease. Again, as there is much potential for panic and misunderstanding, you need to be clear about simple things, such as what happens if an employee breeches a quarantine order and tries to come to work, how are you protecting the health of employees, and what do you expect them to do to help maintain a healthy work force. While no one wants to dwell on the negative, policies should also consider the impact of many cases of SARS in your organization. This latter but important consideration is also an example of where you should exert extreme care in how you relay (if at all) these types of contingency plans. You are not after panic but diligence and awareness.

## What We Are Doing and What You Need to Do

### K+A

Besides keeping on top of this issue and looking at it from every angle, we are also checking your plan documents to determine if there are in fact any issues concerning coverage and quarantine. We will be in direct contact with you if we uncover any areas of concern within your plans and/or your insurer's position. We are also addressing with insurers the management of disability claims where a person is denied access to medical/rehab services due to a SARS quarantine at their therapy clinic or hospital.

### You

We ask that you be clear, calm, and consistent about your organization's policies and position on this matter. We encourage directing employees to the correct services and information about SARS, including using your EAP provider. We recommend good and regular communication with your employees that empowers them to act correctly and remain calm.

We encourage you to actively manage the situation with your disabled employees and your provider. Get educated and then educate affected people. Recognize the impact of SARS and access to services on your disability plans and disabled persons. Don't wait to address this issue in the form of higher claim costs and durations. Get creative and smart, and encourage your provider do the same. All will benefit from your efforts in the end.



---

## Close

**W**e are here to help in whatever capacity you choose, from discussing LTD claim management with your provider to drafting special bulletins for your employees. We trust this Special Bulletin is of assistance in raising your head to look at the SARS issue in the right way through the eyes of your benefit plan.