THE DUPUIS LANGEN GROUP
SOLUTIONS WITH CLARITY

ISSUE | Spring | 2017

Benefit brief

THE EMPLOYEE SOLUTIONS NEWSLETTER FOR THE CLIENTS AND FRIENDS OF DUPUIS LANGEN

Long-Term Disability Claims and the Economy

Multi-year RBC Insurance research indicates there is a correlation between disability trends and the economy, long-term disability rates will decrease by 3.2 per cent on average through the first half of this year compared to the last half of 2016.

By understanding this correlation, organizations can better manage costs, prevent some claims from happening, ensure adequate staffing during critical seasons and help employees to return to work after an illness. "We've long been aware of seasonal trends to LTD claims but what we've now discovered is a link between the incidence of claims with the rise and fall of GDP," said John Carinci, vice-president of group and business markets at RBC Insurance[1].

As growth domestic product rises and the economic outlook brightens, workers start to succumb to illness and go on leave to recoup as they begin to feel more secure and the pent up stress and anxiety takes its toll[1].

During challenging or uncertain economic times, workers are worried about job security and performance, creating significant mental and/or physiological stress. As GDP rises and the economic outlook brightens, workers begin to feel more secure and that pent up stress and anxiety takes its toll, which results in them succumbing to illness and taking a leave from work to recoup[2].

For complete News Release of this research, please visit:
http://www.rbc.com/newsroom/news/2017/20170111-ins-ltd.html

Credit:
[1]http://www.benefitscanada.com/benefits/disability-management/new-report-highlights-correlation-between-ltd-claims-and-the-economy-92482?email
[2] http://www.rbc.com/newsroom/news/2017/20170111-ins-ltd.html

Return to Work Myths—Busted!

Myth 1: The earlier the return to work, the better.

Reality: While it may seem obvious that the earlier the employer can get a person back to work the better, this is not always the case. Depending on the worker's diagnosis, implementing a return to work plan too soon can actually prolong recovery if the plan interferes with the worker's ability to access treatment and/or aggravates their symptoms. This can lead to an extremely prolonged plan, which can reduce the employee's motivation, cause the employer a lot of frustration, and impact the employee's entitlement to disability benefits.

There are some cases where a prolonged return to work plan or temporary accommodation may be beneficial (e.g. the employee is awaiting a surgery which has not yet been booked) but it is important to look at the specific scenario rather than applying a one size fits all approach.[3]

Myth 2: Employees must be able to do 100% of their job tasks before returning to work.

Reality: Not so. Employees regain their ability to work incrementally and can therefore transition back into the workplace gradually. In most cases, work tasks can be modified for short periods of time without reducing the overall productivity of an organization. [4]

Myth 3: Light-duty is an effective way to return employees to full productivity.

Reality: Light duty can be static or open-ended. A Company should plan for a planned transitional return to full productivity. This will allow the employee to become reconditioned and build up the tolerance they need to resume full job duties.[4]

Myth 4: Return-to-work accommodations cost too much.

Reality: You can't afford not to! Not only will having an employee at work increase productivity it will also help reduce workers' compensation and other insurance costs. [4]

Credit:

[3]Disability Management Institute Newsletter Winter 2015 | Volume 1

[4]http://www.hni.com/blog/bid/52266/the-top-10-return-to-work-myths

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