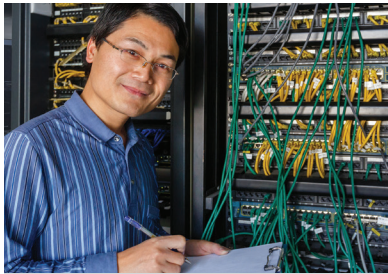


Helping a field technician with PTSD



While the case study draws from actual claim experiences, it does not represent any specific individual or claim.



Client profile

- Computer programming industry

Claimant profile

- Mid-career field technician
- Out of work on STD leave for almost four months due to Post-Traumatic Stress Disorder (PTSD)

Challenge

Joe was dealing with PTSD, which caused nightmares, insomnia, hopelessness, depression and other symptoms that led to difficulty sustaining his work duties.

Strategy

- ✓ Our Sun Life inter-disciplinary model facilitated early intervention.
- ✓ A Vocational Rehabilitation Counselor and a Social Worker coordinated shared calls to Joe early in his leave. These calls focused on providing caring guidance and support during Joe's treatment and through stabilization of his condition.
- ✓ The STD Claims Specialist, Vocational Rehabilitation Counselor and Social Worker established a trusting relationship with Joe and provided emotional support he needed to address and overcome any concerns with returning to work. These discussions identified and facilitated a thoughtful return to work plan that fit within Joe's treatment plan coordinated by his provider. Without this collaborative approach and guidance, Joe wouldn't have been able to move forward with his return to work.

Success

Joe was able to return to work with a seven-week part-time schedule to help him transition back to full-time work.

Benefit to claimant: Had Joe not been supported by Sun Life's consultative services, he likely would have been out on leave even longer. The transitional return to work plan allowed Joe to earn 100% of his pre-disability earnings between his work earnings and his STD benefit.

Benefit to Client: The employer benefited by having a valued employee return at 40% production, further progressing to 60% until a full time return to work was achieved. This saved 200 hours or 5 weeks of lost production time.



Our Work is Healthy (WisH) philosophy recognizes that work is an essential part of healthy living, and fulfills important psychosocial needs for the employee. Early intervention by a Sun Life Vocational Rehabilitation Counselor and Social Worker helped Joe return to work part-time, leading to a successful full-time return to work over a four week period.

To learn more, contact your broker or Sun Life Employee Benefits Representative.

While this case study describes an actual claimant experience, the name and other details have been changed for privacy considerations.

This policy provides disability income insurance only. The expected benefit ratio for this policy is 65%. The expected benefit ratio reflects the portion of future premiums which the Company expects to return as benefits, when averaged over all people with the policy.

Group insurance policies are underwritten by Sun Life Assurance Company of Canada (Wellesley Hills, MA) in all states, except New York, under Policy Form Series 93P-LH, 15-GP-01, 12-DI-C-01, 12-GPPort-P-01, 12-STDPort-C-01, 16-DI-C-01, TDBPOLICY-2006, and TDI-POLICY. In New York, group insurance policies are underwritten by Sun Life and Health Insurance Company (U.S.) (Lansing, MI) under Policy Form Series 15-GP-01, 13-GP-LH-01, 13-LTD-C-01, 13-STD-C-01, 06P-NY-DBL, 12-GPPort-01, and 12-STDPort-C-01. Product offerings may not be available in all states and may vary depending on state laws and regulations.

The group insurance policies described in this advertisement provide disability income insurance only. They do NOT provide basic hospital, basic medical, or major medical insurance as defined by the New York State Department of Financial Services.

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