

FREQUENTLY ASKED QUESTIONS

Does the Same Recovery Facilitator manage STD and MTD?

In an integrated model a case manager manages both STD and MTD. This ensures familiarity, experience and empathetic care on each claim. Together, they continue to work towards the goal of the earliest possible return to work and function. The employee does not drop out of the system like the traditional switch to LTD. STD strategies carry over to a progressive medium term strategy for recovery and return to work.



But not every employee is capable of Returning to Work?

The Recovery Facilitator understands this. They qualify an employee into a MTD program on evidence that they have some potential to return to work.

Why not just move the employee from STD to LTD?

The risk is that, in many cases, the psychological gap between short and long term disability is too great. The change in benefits signaling a false permanency. Also, less communication can mean losing valuable and viable opportunities to return the employee back to the workplace.

ABOUT ORGANIZATIONAL SOLUTIONS INC.

OSI is a leading, 100% Canadian owned and operated Disability management and Workers' Compensation Claims management firm providing solutions and services for employers. Our friendly, informative sales team would be delighted to show you how we achieve incredible results for businesses across the country in every industry.

We look forward to hearing from you and invite you to find out more on how to join our continuously growing team of delighted and respected clients today.



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“The **RIGHT** care, at the **RIGHT** time, for the **RIGHT** outcome.”



MEDIUM TERM DISABILITY

The Third Way. How an innovative, progressive solution is bridging the gap between Short and Long Term Disability.

*Returning more employees back to work sooner.
Saving Substantial Cost for Canadian Businesses*



www.orgsoln.com/MTD

Medium Term Disability (MTD)

A NEW APPROACH PROVIDING THE RIGHT CARE FOR EMPLOYEES

Medium Term Disability (MTD) is a focused recovery management program designed to fit between the Short and Long Term Periods. Its purpose is to reduce the number of long term permanent disability claims.

When managed correctly, an MTD program would benefit the employee's well-being and assist employers to meet legal requirements surrounding accommodation and protect the company's bottom line.

SHORT TERM DISABILITY

17 or 26 weeks

MEDIUM TERM DISABILITY

1 to 2 years
depending on
the design

LONG TERM DISABILITY

Various
potential
plan designs

MTD can provide a path for strong case management up to the two year change of definition. In most disability cases, for the first two years, the employee may be unable to perform their own job. The change of definition at the two year mark is a harder barrier to pass. The employee must prove they are unable to perform any occupation. It is usually a recognition of "total" disability".

The intention of MTD is to reduce the number of disability cases reaching this two year mark. Medium Term Disability draws on traditional Disability Management practices such as early intervention and return to work planning. It then develops strategies to manage the increased severity of a disability that could not be resolved during the short term disability period. It also ensures continued attachment to the workplace and a continued incentive to return to work.

WHY MEDIUM TERM DISABILITY MAKES SENSE FOR EMPLOYEES:

HELP, ASSISTANCE AND COORDINATION AT THE RIGHT TIME

Most traditional benefit plans include a transition from Short Term to Long Term Disability (LTD), usually around 17 or 26 weeks. After this transition, the frequency of contact often decreases. This can have a detrimental psychological impact on the employee. If the person believes that Long-Term Disability and Permanent Disability are the same it can decrease the possibility of their return to work.

In many cases, the shift in focus, from a short to a long term disability, should not mean losing opportunities to return the employee back to work. The individual who does not return to work in the Short Term Disability period may have had a surgery that requires a longer recovery time, or a more severe illness or injury that does not mean they should be permanently removed from work.

THE RIGHT OUTCOME - A CASE STUDY EXAMPLE:

The "disability mindset" can be an enormous challenge for employers and disability case managers. A Recovery Facilitator at OSI noticed that an employee, approaching LTD, had lost the will to work and convinced himself that he was no longer capable of being in the workforce.

By moving the employee to **Medium Term Disability** a strong connection with the workplace was maintained, there was a focus on continued recovery, treatment and high touch communication which resulted in a positive return to work.

