

Our Services

The world of Human Resources has changed drastically in the last 10 years, and is now more complicated and demanding than ever. Absence management and disability claims are areas that have dramatically evolved over this period. Government laws and legislation such as PIPEDA have a direct and profound impact on how disability claims are managed. This, combined with the rising costs of employee absences and the ever increasing numbers of soft claims, dictate that your disability claims be handled as effectively as possible. This is why a disability professional is indispensable.

We at Sam Solutions are disability professionals. We strategically manage every file we handle. We understand the legislation under which we work. We have a comprehensive knowledge of the medical information we request. Furthermore, we are experts at managing soft claims. Our ability to effectively handle your disability claims provides a decrease in the costs of Short-Term Disability benefits. It also protects a company's LTD risk by identifying employees who are off work for non-medical reasons and ensuring that there is a successful resolution to their absence prior to the beginning of the LTD due date.

At Sam Solutions we specialise in providing Early Intervention Services, which focus on reviewing and managing short-term disability claims for employers that self insure their STD plan. We also provide planning and implementation of Absence Management Programs, Corroborative Services, Manager Training and Auditing.

Below you will find a detailed description of each of these services.

Early Intervention Services

This product is designed to ensure that sick leave benefits are being issued to employees who are too ill to be at work. It also ensures that the employee receives the support of the employer in order to regain full health and return to the work force as quickly as possible. The product also allows us to identify cases where there is no meaningful medical support for an absence upfront, and early on, in the employee's leave. This provides the employer with the opportunity to address these files as the employment issues they really are without the confusion of a possible disability clouding the issue.

We offer two different approaches for this service.

- The first approach is full Case Management. Here we actually handle the entire file. We gather all of the necessary information, review it, decide whether or not STD benefits are supported and notify both the claimant and the employer. When a claim is approved the employer will typically issue the benefits based on the recommendations in the approval letter. When a claim is declined we will write the actual decline letter to the claimant with the medical reasons for the decision clearly outlined. Decline letters also include the type of information the claimant would be required to provide for an appeal.

- Alternatively, we also offer Adjudication Services. This product is designed to allow the employer to actually manage the file by obtaining all relevant medical information, including telephone interviews with the claimant. This information is then forwarded to Sam Solutions for review. We will then provide the employer with feedback confirming if disability is supported for the period of time in question given the information on file. The employer would then decide on benefit payments and would also write all approval and decline letters.

Absence Management

Having a clearly outlined policy for casual absence days and Short-Term Disability programs is essential to ensure that absences are identified, tracked and that all employees are treated the same during an absence. An employer's policies and procedures surrounding their Absence Management Program is a critical key to success in controlling costs and limiting liabilities in this area. Sam Solutions is able to either help create an Absence Management program, or review an employer's current program with a critical eye to ensure that it encompasses all of the key components required to allow a disability specialist to manage the program effectively.

Long Term Disability Consulting

Occasionally employers will have absences that have been difficult to manage from the onset of the claim. Sam Solutions will review the file; our goal is to ensure that everything possible is being done for the employee receiving LTD benefits. This includes focusing on returning the employee to the work place as soon as possible.

Supplemental Services

Supplemental services will help in either the assessment or resolution of a claim. These services include Rehabilitation Consulting, Functional Capacities Evaluations, Facilitation Meetings. Sam Solutions is able to provide all of these services in house. This ensures the same high quality of service is provided and also prevents interruptions from lengthy referrals for these files.

Staff Training

An employer can have the most structured Absence Management plan in place, but if the managers and Human Resources staff do not understand how their role in initiating and managing absent employees impacts the duration of absence, then there will be a direct impact on the program's success. Staff training is geared towards providing an understanding of the issues impacting the early and successful return to work of an absent employee. Typical topics include issues that impact the duration of a claim, indicators that an absent employee may not actually be disabled or may be malingering, the roles and responsibilities of all parties (employee, employer, Sam Solutions and insurance carrier) involved in an absence, do's and don'ts for managers when speaking with an employee who is off on STD, how the privacy act impacts our handling of a claim. All training is based on each company's individual requirements.

Auditing

Given the costs associated with disability claims, audits are an essential part of ensuring that claims are being managed as thoroughly as possible. Sam Solutions' auditing abilities include review of the contractual issues, medical management and strategic handling of the file for both STD and LTD claims.

At Sam Solutions we are proud of our commitment to provide employers with the highest quality and most comprehensive approach to absence management available today. We understand that every company is different in its approach to the handling and management of its disability products. Given this, we ensure that each employer's culture and philosophy are preserved in all of the services we provide on their behalf.

