

NEW RESEARCH BROUGHT TO YOU BY SUN LIFE

Healthy returns

Supporting employees who have returned to work after a disability leave

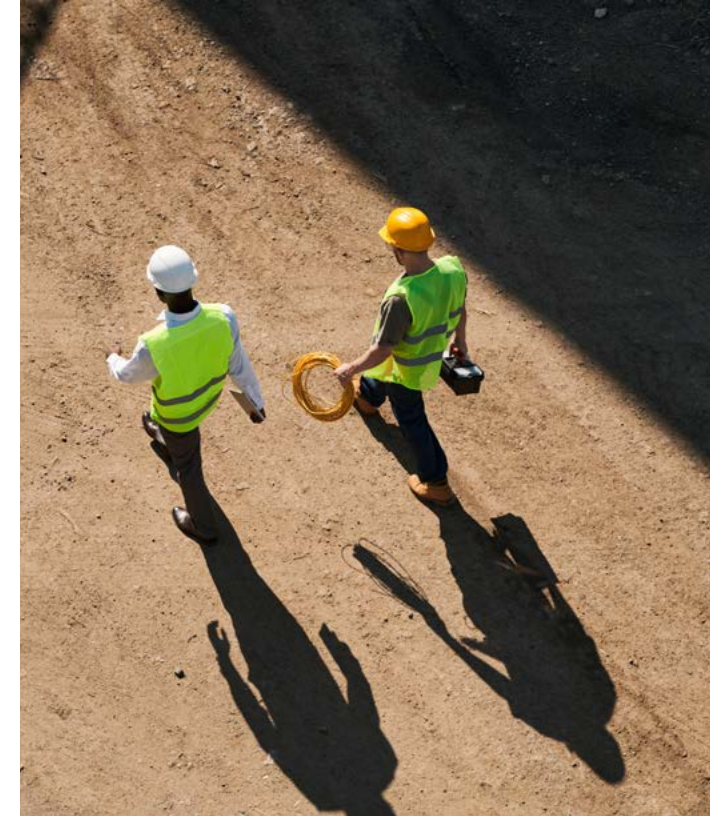


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Introduction

Returning to work after an illness or injury can be a challenging process. But new research reveals opportunities for success in reintegrating employees who have returned to work after a disability leave.

For most disability leaves, employees eventually recover or are able to manage their disability and return to work. But returning to work can be a challenging process – for both the employee and the employer. Despite best intentions, there’s no guarantee of a successful reintegration.

And the stakes can be high. For employers, a poor reintegration can mean a less engaged, less productive employee. It might also result in an employee going back on disability leave – or quitting their job entirely. This can also have a wider impact on organizational culture and workforce morale.

For the employee, a sub-optimal return can impact their confidence, their career progression, and their recovery. It can also impact their financial health if they need to go back on disability leave.

Understanding the employee and employer experience

Insurers like Sun Life are active and involved during any disability leave – and during any gradual return-to-work process. But once the employee has returned to work full time, we close the claim. Once closed, we may be more limited in the support we can directly provide to the employee.

However, we can help support the broader return-to-work process. We partnered with Ipsos to survey Canadian employees and employers about their return-to-work processes and journeys. We wanted to identify the steps and actions that can increase the chances of success after an employee has returned to work from a leave.

About our research:

Through Ipsos, we conducted research between July 12, 2023, and July 25, 2023. We surveyed more than 500 Canadian employers who have managed employees within the past five years who have taken a disability leave and returned to work. We also surveyed more than 300 Canadian employees, all of whom have taken a disability leave and returned to work within the past five years. See the [About the surveys](#) section at the end of this document for more details about the research methodology.

Our research revealed many important findings.



Here are six key insights:

1.

There’s a gap between employer perceptions about return-to-work success and employee experiences.

2.

Many employees feel pressure to return before they are ready.

3.

Employees place great importance on accommodation and a gradual return to work. But parties involved – from employees, to employers, to health-care providers – may not be optimizing the experience.

4.

Access to care and benefits is critical to facilitate a successful return to work.

5.

The direct manager plays a critical role in managing the return-to-work process – and in creating a supportive environment after an employee has returned to work. This requires the right support and training.

6.

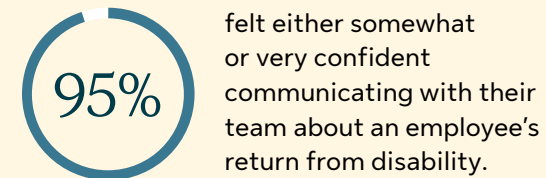
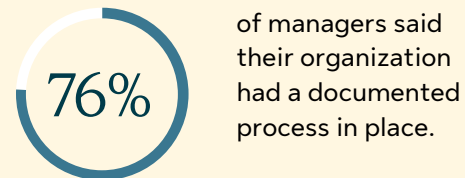
Those who have returned from a mental disorder leave have greater challenges than those returning from other types of leave.

We discuss these insights in greater detail. After reviewing these, you may want to evaluate your own processes. The insights, supports and guidance could help you increase the success of return-to-work transitions in your workplace.

There's a gap between employer perceptions and employee experiences

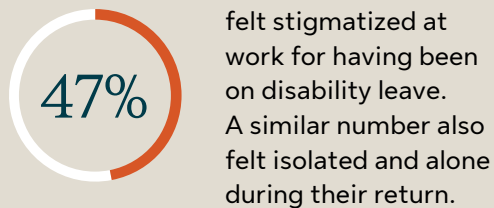
From the employer's standpoint, most people managers feel supported and confident managing the return-to-work process.

What people managers said:



Employees, however, often felt less supported, and many had difficulty with the integration back to work.

What employees said:



For employers, it's important to acknowledge that many employees will find the return-to-work process challenging and uncomfortable. This could have negative effects on you and your workforce. These can range from lower productivity, to lower overall workplace morale, to another disability leave. This could also lead to team member disengagement or burnout if they need to take on additional work duties.

It's important to be alert to signs of trouble. Look for opportunities beyond your standard practice to remove barriers and create a better experience for employees who have returned to work after a disability leave.

The sections that follow provide some specific insights on why this gap exists. They also provide strategies and solutions that can help you bridge this gap and better support employees who have returned to work.

Many employees return to work before they are ready



Three in ten

employees say that when they returned to work, they didn't feel ready.

The downside to returning too soon is that it may not be a sustainable recovery. There's risk of a relapse and another disability leave. There may also be productivity issues if an employee's health remains compromised.

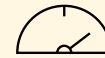
There are steps employers can take to relieve these "return too early" pressures. A few of these are outlined on the next page.

The top reasons why employees said they returned to work before they felt ready



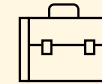
59%

said the main factor for returning before they were ready was their financial situation.



47%

said they put pressure on themselves to return early.



36%

said they were concerned about losing their job.



How you can help relieve the pressure employees feel to return too early



Review benefits coverage levels

The number one reason for returning too soon was financial pressure. This is understandable as most disability plans replace an employee's income at less than 100%. However, these financial pressures often also relate to not having coverage for additional health and rehabilitation costs.

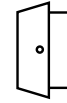
Nearly one-third of employees (32%) said they couldn't get the treatment they needed without an undue financial burden.

The same number said their benefits plan wasn't enough to cover the treatments they needed.

When someone is on leave, they often rely more on their benefits plan to get better. If they don't have the necessary coverage, they may not be getting the appropriate treatment. This can delay both recovery and the return to work. Even after the employee is back at work, coverage and treatment may still be needed to avoid a recurrence.

Adequate benefits coverage is especially important for mental disorder-related leaves. The [Canadian Psychological Association](#) recommends an annual coverage maximum of \$3,500 to \$4,000. This amount provides coverage for 15 to 20 sessions, which is the number of sessions required to achieve a therapeutic outcome for people suffering from depression or anxiety.

You may also want to consider a review of your current disability plan structure. Ideally, income replacement levels will create the incentive to return to work when medically stable and ready. However, you also want income replacement levels high enough that employees don't return to work too early.



Be open to accommodations and gradual returns

Returning to work doesn't have to be an all or nothing event. Facilitating an earlier return using workplace accommodations or a gradual return can have many benefits. Easing the financial pressure behind why many employees may return to work too early is a benefit that is often not considered.

Employees can move back on full salary for the time they work and benefit from an easier transition. Employers need to ensure they set up their payroll system for such gradual return scenarios. With some system setups, employees have to wait for their pay until they return full-time. This can reduce the financial benefit of a gradual return for employees.

We discuss the important role of accommodations and gradual returns to work in more detail in the next section.



Reinforce a culture of acceptance and reassurance

Many employees put pressure on themselves to return early. Employees may feel guilty that their absence is putting undue stress on their employer and co-workers. They may feel looked down upon for being off work and needing a leave to get better.

About half of employee respondents said they felt at least some level of stigma and isolation.

All of this can lead to concerns about losing their job. Employer actions can reduce this pressure by reinforcing a culture of acceptance. Training can help managers talk to their team to promote empathy and understanding. And policies, practices and communications should reassure employees that their health and recovery take top priority. A supportive culture can ease employee concerns and help ensure they take the time needed to get healthy.

There's a need to optimize accommodations and gradual returns

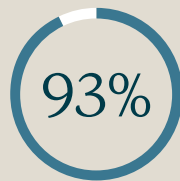
Our survey results showed that employees were unanimous in the high value they place on accommodation plans and a gradual return.



said their **accommodation plan** was helpful.



Of those, **six in 10** said it was very helpful.

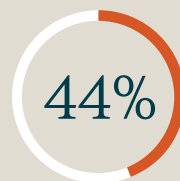


said their **gradual return to work** was helpful.



Of those, **six in 10** said it was very helpful.

Our survey indicates there is more opportunity to benefit from these approaches.



Just 44% of employees who returned to work had an accommodation plan.



Only 50% of employees returning from disability leave had a gradual return to work.

Those who had an accommodation plan or a gradual return to work were also more likely to:

- have conversations with their direct manager weekly.
- say their direct manager, Human Resources, colleagues, and insurer were supportive during their first three months back.
- say they could be open and honest with their direct manager about challenges they were facing.
- say there was a clear plan for their transition back to work.
- say they had a clear escalation plan if return-to-work challenges emerged.

The use of accommodations, including a gradual return to work, can play a key role in a successful return.

- **Accommodations** can include physical changes to the workplace or time off for treatments. It can also include modified job duties that can relieve the mental or physical stress of a 100% return.
- **A gradual return to work** involves either reduced days or hours of work. This lets an employee slowly rebuild their routine and energy – and regain their physical and cognitive work capabilities. It can also build confidence in their work abilities.

Consider each employee's needs for accommodation and gradual return

Not all employees will need accommodations or a gradual return to work. But it's important to consider their needs in each case to ensure those who could benefit actually do. Every claim and individual are different.

When we look at the top obstacles cited by managers during work returns, accommodations can address many of these (Figure 1).

Admittedly, accommodations can involve challenges. Our research showed that accommodations and gradual return-to-work strategies can involve some work for employers. This includes putting official policies in place and paying attention to workload management.

FIGURE 1

Top five obstacles for managers in supporting employees who have returned to work



Challenges exist – but can be overcome



Three in five employers noted some challenges in managing an employee's accommodations or gradual return to work. However,...



just 14% said the gradual return to work was very challenging...



and **just 12%** said that putting accommodations in place was very challenging.

If your organization isn't optimizing the benefits of accommodations and gradual returns, you may want to consider the following:



- **Train people managers** to work with their Human Resources partner or the insurer's disability case manager on accommodation needs. If they need more specific input, managers can also ask employees directly about their return-to-work needs.



- **Work with your insurer's disability case manager** to understand how any limitations could benefit from accommodations or modified duties. The disability case manager can provide information about specific tasks that are affected by the disability. They can identify when accommodation or a modified return to work could help in an earlier return. They can also ask the employee to have their health-care provider complete a functional capabilities assessment, if needed. They can then compare this with the work demands to measure any functional gap and recommend a strategy.

Better access to care and benefits is critical

Employees who have returned to work often face challenges accessing care.



Just **4/10 strongly agreed** they could access a primary care physician when they needed one. And one in six said they didn't have access to a primary care physician.



1/3 said their benefits plan wasn't enough to cover most of their treatment needs.



1/5 said they didn't have access to the treatment providers they needed (such as psychologists).

We asked employees what they felt was most valuable in supporting a successful return to work. The most frequent answer provided by employees was a family physician or primary care provider (cited by 85% of employees). Other treatment providers (such as psychologists, physiotherapists and chiropractors) were also top of the list – cited by 74%.

Most employees said they had at least moderate access to the care they needed when they returned to work. But many said they needed better access to care and benefits to facilitate a successful return to work.

Access to care (primary care, paramedical, benefits plan coverage) is critical for those back at work and still recovering. And some will need ongoing care to stay healthy after recovery.

On the following page are several important steps you can consider taking to help provide great access to care to your employees.



How you can help ensure your employees have access to the care they need



Provide time off for treatments

Providing access can involve things like providing time off for appointments or treatments. You might also provide a private space if the employee needs online consultations with doctors or therapists.



Consider a virtual care solution

While virtual care can't replace a family doctor's role, it can provide immediate access to high-quality primary care. Virtual care platforms carry a nominal cost for employers but are free for employees to access. This free, easy access can encourage them to seek the immediate help they may need.



Review benefits coverage levels

Access to care also includes adequate coverage for treatments. This is especially important for mental health therapies, as treatment costs often exceed traditional benefits plan limits. That's why many employers are expanding their coverages for mental health. A regular review of all coverage limits can ensure your plan continues to meet employee needs.



Highlight additional resources

Don't assume employees know all of the health resources available to them. In your talks with the employee, you might highlight additional resources that may be helpful. These can include an employee assistance program, or any extended health-care benefits the employee may have overlooked. With an active disability claim, the disability case manager can assist in identifying available community-based resources.



Access to care

Lumino Health Virtual Care services, provided by Dialogue, can be a critical support to a successful return to work. The services on the platform help break down barriers to accessing physical and mental health care. The platform is available 24/7 through a user-friendly web or mobile application. Three key services available on the platform are:



Lumino Health Virtual Care (primary care)

Lumino Health Virtual Care provides access to a team of Dialogue’s health-care providers. These include doctors, nurses, nurse practitioners (for eligible medical conditions), mental health specialists, and more.

Employees can quickly access medical care to proactively address health concerns when it’s convenient for them. They can schedule a same-day or next-day appointment, complete medical assessments, or renew prescriptions. Employees can consult with a mental health specialist* who connects them to external resources based on their needs. Virtual care can help resolve any condition that doesn’t require a physical exam. That’s estimated to be about 70% of primary care cases.¹

Health and wellness resources and specialist referrals are also part of the service. Follow-ups after every appointment ensure care needs are met.



Stress Management and Well-Being (mental health care)

Stress Management and Well-Being provides employees with fast, convenient access to quality, evidence-based mental health care. Appointments are available within 24 hours. It provides goal-focused therapy that is free and unlimited until remission, to help resolve acute or situational mental health issues.

Following an online assessment, available 24/7, a mental health specialist matches the employee to the most appropriate mental health practitioner based on their unique needs. Practitioners include psychologists, social workers, psychotherapists, physicians, nurses, nurse practitioners, and other health specialists. Follow-ups are part of the service.

This service can have significant outcomes. The response time for therapeutic improvements was 30 days for depression² and 31 days for anxiety³ in 2022.



Employee Assistance Program (EAP)

This 24/7 digital-first **EAP** provides fast, convenient support for mental health, family and relationships, legal, financial, and work/career issues. Employees can get appointments within 24 hours. They can continue with the same counselor if they require sessions beyond those included in the service.** The care team makes a follow-up connection after every session. Self-led internet-based cognitive behavioural therapy (iCBT) complements therapist-led care.

*A mental health specialist holds a Bachelor’s degree (at minimum) in a relevant mental health field, primarily social work. They undergo specialized training.
**For an additional fee.



With these services available on our integrated Lumino Health Virtual Care platform, employees have seamless access to the support they need. Dialogue research shows that employees are 77% more likely to seek the support they need through this integrated experience.⁴

Direct managers play a critical role

Survey results clearly showed the important role of an employee's direct manager.

We asked employees what they felt was most valuable in supporting a successful return to work.

83% of employees

identified the importance of their direct manager in supporting a successful return to work. This was second only to their family physician or general health practitioner at 85%.

We experience the workplace mainly through our direct managers and colleagues. Practically speaking, they form much of our everyday experience at work. And direct managers clearly play a critical role in managing the return process – and creating a supportive environment.

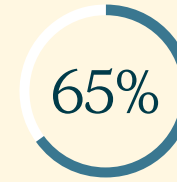
Employers are providing managers with training, but a gap still exists.

A majority of employers provide their direct managers with training. However, our research suggests a gap exists. The employee experience tells us there's room for improvement in the support they are receiving from their direct manager.

Our survey found that most employers provide direct manager training.



provide manager training to help them facilitate an employee's successful return to work.



provide manager training to help them facilitate accommodations for employees returning to work.

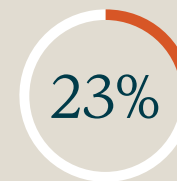
The experience reported by employees after they had returned to work shows room for improvement.



Only 40% of employees strongly agreed they felt supported by their direct manager.



One-quarter of employees had only monthly communication with their direct manager.



of employees said they never had communications with their direct manager about their return to work.



Only 40% of employees strongly agreed they could be open and honest with their manager about return-to-work challenges.

The importance of manager training

The best policies and procedures will have limited effect without supportive direct managers. And how direct managers handle the return to work will have a strong influence on team productivity and morale.

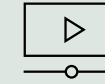
The right training can help. It can give managers a better understanding of their important role. It can also ensure they have the supports and tools they need to fulfill this role. This includes better “Emotional Quotient” awareness: learning how to deal with employees from an empathetic and supportive perspective.

90% of people managers we surveyed would value additional training on:

- How to approach and speak to employees sensitively about various disabilities
- Gaining a better understanding of employees’ physical and cognitive limitations so they can identify suitable, modified work for them
- How to provide accommodations to employees returning to work
- Processes and guidelines when managing a returning employee



SUN LIFE SOLUTIONS



Free online training resources

Sun Life’s free [videos](#) are a great place to start the training process.

There are **two videos for people managers**. The first focuses on best practice steps you can take to help make the transition a success while the second outlines an employer’s legal requirements. These can also be a good refresher for managers who have already had training.

The **video for employees** sets out the roles and expectations of all parties during the return process. Sharing this video with employees can ensure they understand their role as they begin their return to work.



Employees have responsibilities too

While organizations and people managers can play a key role in return-to-work success, employees also have responsibilities. Employees are responsible for following their treatment plan. They’re also responsible for letting you know what accommodations they may need for their return.

Returning after a mental disorder leave is often more challenging

Mental disorder leaves continue to be the leading cause of long-term disability, representing almost **40% of claims**.⁵

Our research found that employees who had returned to work after a mental disorder leave

had greater challenges than those returning after other types of leave. This isn't surprising. Mental disorders are highly individualized – often more so than many physical health issues. This means that work return strategies that are successful for one person may not be for another.

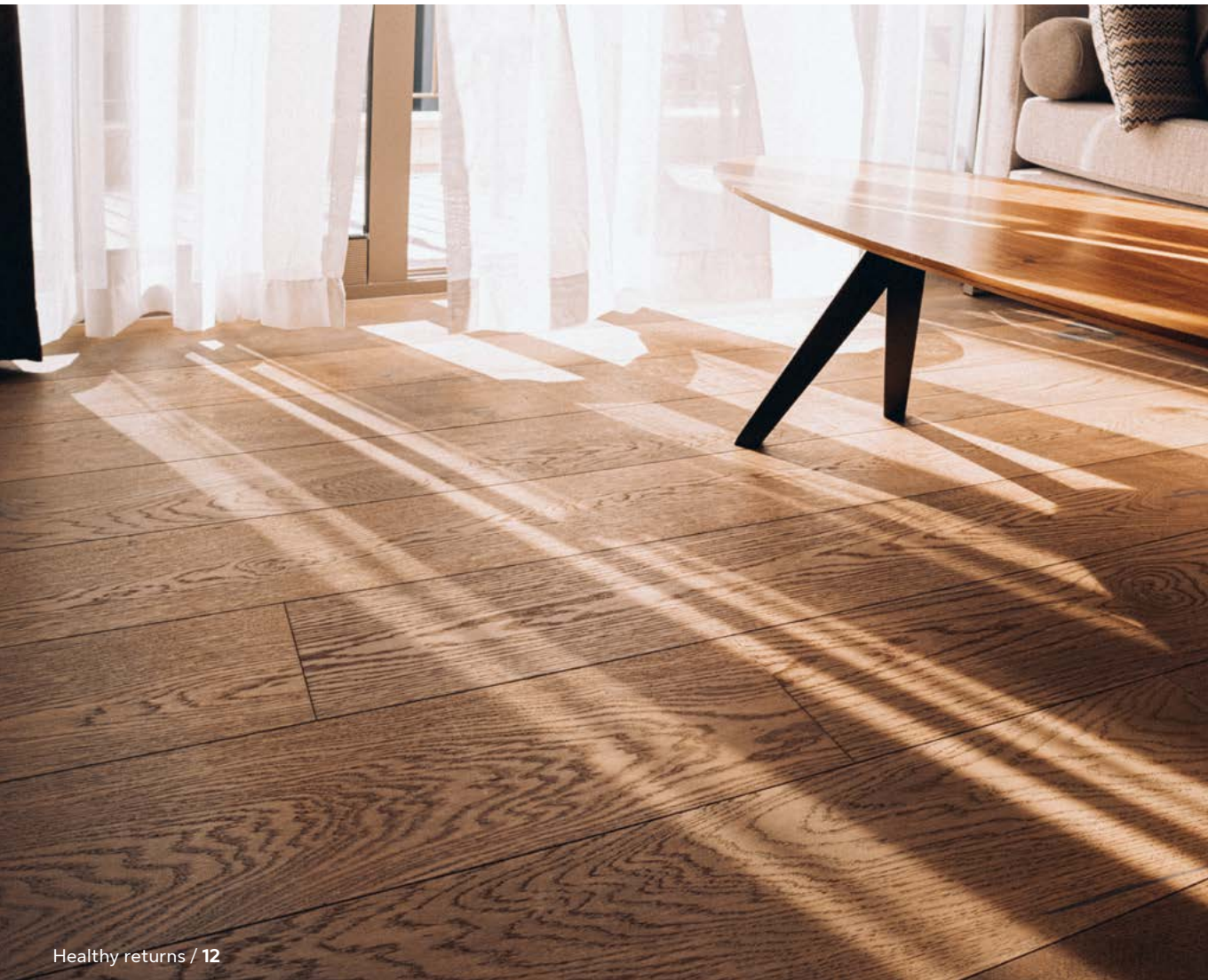
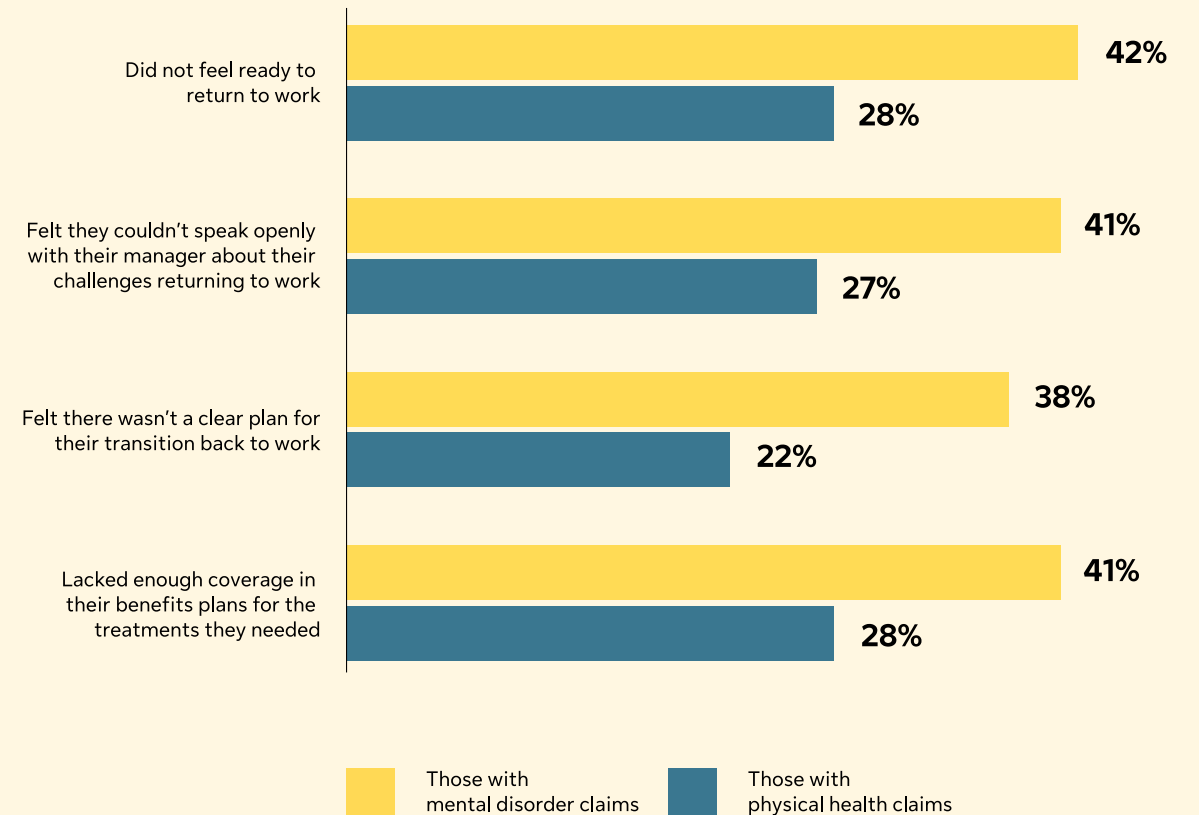


FIGURE 2

Compared with physical health claims, those with a mental disorder claim reported greater challenges.



How we can help you support employees who have returned to work from a mental disorder leave



Removing barriers to treatment

We can help you break down barriers to treatment by helping you review your coverage maximums and expand your list of providers.

Financial cost can be a huge barrier to treatment for many people. For this reason, many employers have increased their group benefits annual coverage maximum for mental health treatments.

Many employers have also extended coverage to a range of mental health providers beyond traditional psychologists. These can include social workers, psychotherapists, and other clinical counsellors.



Mental Health Strategy Toolkit

This **free resource** is available to all employers. It guides you step by step through actionable strategies, tools, and resources to improve workplace mental health.



Manager mental health training

A great foundation for increasing mental health skills and awareness for managers is our **free online training video series**. These videos can help managers identify potential mental health issues, communicate effectively, and reduce the stigma associated with mental health.



Prevention tools and services

We offer early intervention tools that can help employees avoid longer-term leaves. These can also provide support while on disability leave as well as after a return to work. An innovative example is our Mental Health Coach, provided by CloudMD.*

Our **Mental Health Coach** engages employees who are the most at risk of mental disorder absences. This can be a critical support. Research shows that even moderate-risk individuals may not be functioning at an optimal level, including at work. And high-risk individuals tend to have more self-reported disability days, clinic visits, and functional difficulties because of their symptoms.⁶

The Mental Health Coach program encourages at-risk employees to complete an evidence-based mental health assessment. If the employee chooses to engage, they're prompted to meet with a Coach. The Coach works with them to create a personalized action plan for support and treatment.

The program has been shown to achieve major improvements in symptoms of those at risk for depression and anxiety.

* Mental Health Coach is a valuable add-on to your Extended Health Coverage. It's available for employers with over 50 employees.



Meeting with the Mental Health Coach is key

For members who met with a Coach, we found:



68%

of those reassessed with depression risks and 73% of those reassessed with anxiety risks noticed major improvements*



5.6-week

shorter short-term disability (STD) duration for all mental disorder diagnoses**



50%

fewer claims transitioned to long-term disability (LTD)**

Sources:

* Sun Life pilot data from May 2021 to September 2022. For resolved claims as of August 31, 2022.

** Sun Life data from May 2021 to November 2022. Experience may vary by plan sponsor. Preliminary data for the pilot group only compared with the control group. Not all claims have resolved.

Return to work and the gender health gap

Our research found that women were more likely than men to report facing obstacles in their return to work. This can negatively impact their careers – and their financial, physical and mental health. These findings speak to the gender health gap.

Despite many strides in achieving women’s equity, a gender health gap still exists. Historically, too little focus has been placed on women’s health

needs. Women’s physiological differences, cultural challenges and other determinants of health, including employment, have not been adequately taken into account. Too often, women haven’t received the care or support they need. This is the gender health gap. This legacy continues to affect women’s health and quality of life in many ways.

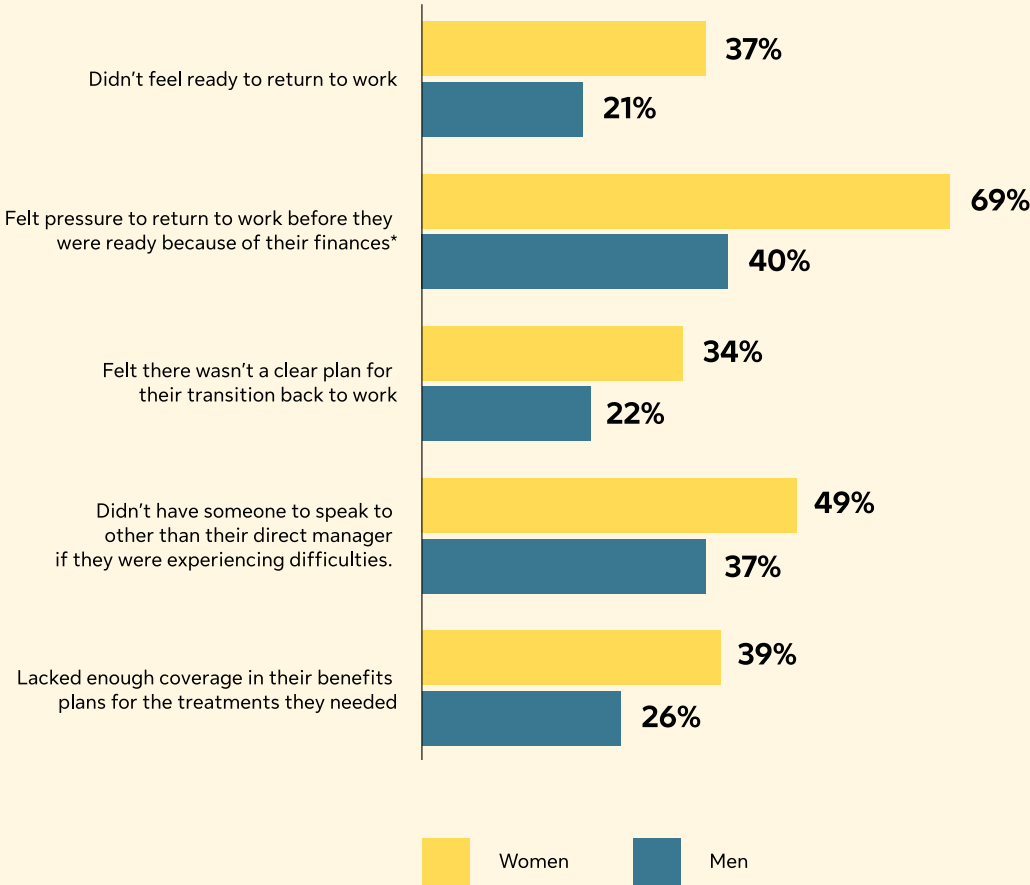


How Sun Life is helping to support women’s health

We have a strong focus on raising awareness of women’s unique health needs and bridging the gender health gap. Download our Bright Paper report [Working together to support women’s health](#). It can help you better understand women’s health needs. It also highlights actions you can take to meet these needs and better support women’s health in your workplace.

FIGURE 3

Women experienced more challenges in their return to work



*Represents respondents who said they returned to work before they felt ready.

Increase your opportunities for successful and sustainable returns

Your employees on disability leave have been through a difficult, perhaps traumatic experience. They've had to deal with a significant health issue and leave work. They've gone through therapy or rehabilitation to recover, which can be a slow and difficult process. Finally, with full or partial recovery complete, they must now transition again, this time back to work.

During this transition, there may be a heightened relapse risk as the employee readjusts to the rigors of work. They may be unsure of their abilities, how co-workers feel, or whether their health will hold out. For these reasons, it's important for employers to continue follow-ups on any post-return concerns.

Your understanding and support are critical in helping to ensure a successful return to work. These actions can mean the difference between an employee thriving at work or relapsing and taking another leave. And by leveraging the insights described in this report, you can help make work returns both more successful and sustainable.



We're here to help with new resources for you and your employees

Looking for some additional support? Our **toolkits** for employees and managers can help you and your employees prepare for return-to-work success.

The **employer toolkit** contains two videos and a handbook. The first video outlines best practices for people managers in creating and managing the return-to-work process. The second video highlights some key legal obligations related to returning employees. In addition, the toolkit contains a people managers handbook. This is an excellent guide for those directly involved in return-to-work events.

The **employee toolkit** is a resource employers can share with employees returning from leave. It consists of a video and handbook. These explain what employees can expect during their return, and the roles and responsibilities of all parties involved.



About the surveys

The research was conducted from July 12, 2023, to July 25, 2023.

Surveys were conducted among Canadian employers who provide group benefits and have managed employees who have taken a disability leave (n=508); and Canadian employees who have taken a disability leave (n=301). Surveys were conducted online in English and French. Weighting by region was employed to balance demographics to ensure that the composition of each sample reflects its respective population according to census data and to provide results intended to approximate the sample universe.

The precision of Ipsos online polls is measured using a credibility interval. In this case, the aggregate results for employers are considered accurate to within ± 5.0 percentage points and ± 6.4 for employees, 19 times out of 20.

About Ipsos

Ipsos is the third largest market research company in the world, present in 90 markets and employing more than 18,000 people.

Our research professionals, analysts and scientists have built unique multi-specialist capabilities that provide powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers, and employees. Our 75 business solutions are based on primary data coming from our surveys, social media monitoring, and qualitative or observational techniques.

“Game Changers” – our tagline – summarizes our ambition to help our 5,000 clients to navigate more easily our deeply changing world.

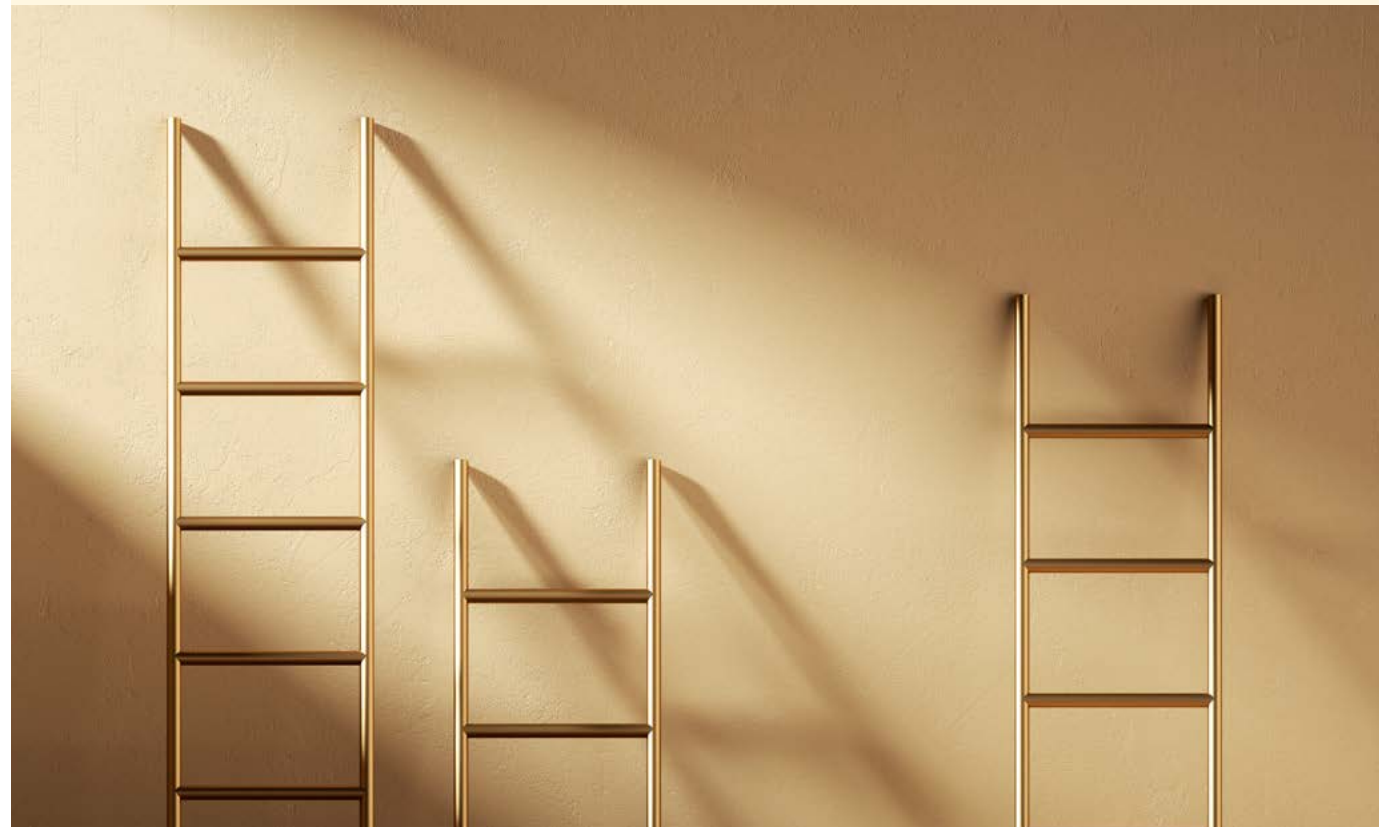
Founded in France in 1975, Ipsos has been listed on the Euronext Paris since July 1, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

[ipsos.com](https://www.ipsos.com)

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. TL1006 02-24 np-cd

This report provides general information only. It does not provide employment, legal, health, or financial advice. Consult with the appropriate professional advisor to meet your organization's needs.



- 1 Dialogue data 2023.
- 2 Response to therapy is defined as a 40% improvement in PHQ-9 for patients with moderate or severe symptoms of depression as measured by the Patient Health Questionnaire 9 (PHQ-9). Results from Dialogue of Sun Life block of business for 2022.
- 3 Response to therapy is defined as a 40% improvement in GAD-7 for patients with moderate or severe symptoms of anxiety as measured by the Generalized Anxiety Disorder-7 (GAD-7) questionnaire. Results from Dialogue of Sun Life block of business for 2022.
- 4 Based on a survey conducted by Dialogue, comprising 6,938 responses from January 1 to December 31, 2019.
- 5 Designed for Health – Disability claims in focus: mental health, COVID-19 and beyond.
- 6 Kroenke K, Spitzer RL, Williams JB. The PHQ-9: validity of a brief depression severity measure. *J Gen Intern Med.* 2001;16(9):606-13. doi: 10.1046/j.1525-1497.2001.016009606.x.