

Manulife's Independent Medical Disability Assessment

What is Manulife's Medical Advisory Service?

Provident¹⁰ has engaged Manulife to provide medical advisory services for the Disability Pension under the Public Service Pension Plan (PSPP). In accordance with the PSPP, Manulife provides expertise and opinion on individual submissions for disability pension adjudication and assesses whether the disability is likely to be permanent. For more information on the PSPP's Disability Pension Provision please visit provident10.ca

What happens once you are referred to Manulife's Medical Advisory service?

Manulife provides adjudication of a claim to determine if it is likely to be permanent. Upon completion of the disability assessment, Manulife reports back to Provident¹⁰, so that Provident¹⁰ can determine a member's entitlement to his or her disability pension.

Your claim can be submitted to casemanagement@manulife.ca and upon receipt will be assigned to a Case Manager who will work with you to ensure a complete application is provided, conduct interviews and provide an assessment regarding disability back to Provident¹⁰ following adjudication of your claim.

Within 3 business days of confirming you are eligible to apply for a disability pension under PSPP, your Case Manager will reach out to you and your employer to complete initial interviews.

During the initial contact the Case Manager will:

- Provide you, your employer and Provident¹⁰ with information on the program/service delivery;
- Provide you with the appropriate forms to be completed and timelines to return them within (standard turn around time is 10 business days);
- Review roles and responsibilities;
- Gather information about your medical condition, impact(s) and job demands;
- Gather information on your functional ability, performing job demands and daily life activities;

Once the last piece of clarifying information is received and any subsequent assessments or reviews that are required are completed, the timeline for verbal and written notice of the recommendation to support or not support receipt of the disability pension can be provided to Provident¹⁰ within 3 business days.

The Manulife case managers maintain contact with Provident¹⁰ and you at regular intervals throughout the time that a case is active to provide updates regarding the status of the recommendation, timelines and any recommended next steps.

How does Manulife maintain your privacy and confidentiality?

Your privacy matters to Manulife. Medical information shared by you is never disclosed to any other party unless you give consent to do so. Manulife abides by federal and provincial privacy legislation that protect the confidentiality of your personal health information. For more information, review Manulife's [Privacy Principles and Practices](#).

Here is a look at our roles and responsibilities

You
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Complete Manulife's Pension Member Declaration form <input checked="" type="checkbox"/> Work with your Manulife Case Manager and answer any questions related to your illness/injury, impact(s) and job demands. This can include your functional ability, performing job demands and daily activities
Your Healthcare Provider
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Complete Manulife's Attending Physician Statement form and provide supporting medical information <input checked="" type="checkbox"/> When requested, provides Manulife with up-to-date medical information and answer questions as it relates to your claim
Your Employer
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Complete Manulife's Medical Advisory Service for Disability Pension Notification Form <input checked="" type="checkbox"/> When requested, provide Manulife with up to date information around job description and demands
Manulife
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Provides an expert case manager to help you navigate the claim process <input checked="" type="checkbox"/> Works with you, your healthcare provider and employer to ensure we have the most up to date and accurate information around your medical condition and occupation. <input checked="" type="checkbox"/> Clearly communicates recommendation regarding disability to Provident¹⁰
Provident ¹⁰
<ul style="list-style-type: none"> <input checked="" type="checkbox"/> Validates you are eligible to apply for a disability pension under PSPP <input checked="" type="checkbox"/> Reviews Manulife's recommendation and provides final decision on disability pension approval

What do I do if I disagree with the decision?

Provident¹⁰ will be provided with a written memo that describes the recommendation and next steps (key dates/timelines) for the appeal process. You will be provided with a written decline letter from Provident¹⁰, along with information on how to appeal the decision. If you have any questions around this process your Case Manager will be available to discuss these options with you.

If you have any questions about the disability pension benefit, please contact the Provident¹⁰ Pension Administration team at:

PENSION INQUIRY pensions@provident10.com

GENERAL INQUIRY info@provident10.com

WEBSITE www.provident10.com

TELEPHONE 709.701.3355

TOLL FREE 1.844.247.1237

Disclaimer: The terms of the Plan are detailed in the Plan Text of the Newfoundland and Labrador Public Service Pension Plan and certain legislative requirements are provided under the Public Service Pensions Act, 2019 (the Act). In case of a discrepancy between this document and either the Plan Text or the Act, the Plan Text, the Act, and other Plan documents will prevail.

The Manufacturers Life Insurance Company (Manulife)

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