

**Cori Lawson-Roberts, Assistant Vice-President, Disability Innovation & Integrity, Manulife**

**Q:** How long does it take to manage cardiovascular-related disability of claims and what are some challenges?

**A:** “The average duration for managing cardiovascular disease claims really can vary on a number of factors, particularly the complexity and severity of the condition. One of the challenges we sometimes see with these claims is the lack of access or delay in access to care and treatment and how we address this challenge. We do this in a number of ways. One is really keeping open lines of communication, open with all stakeholders in the disability process, and that includes the plan members or the employee's health care team. As well, we also arrange for and enroll employees in appropriate treatments such as a rehab program. And the other thing we do to help employees is we provide them with education around their condition. It's really important for people who are off on disability to really understand, you know, what they're going through. And we can help them in that in terms of providing them education around their condition, really with a view to help them own their recovery journey.”