

How to submit your Short-Term Disability (STD) claim

1 Contact Empire Life to submit a claim request

Within 5 business days after your medical absence begins, contact Empire Life:

- By Email: sherwinwilliamsclaims@empire.ca
- By Phone: 1 888 247-4956

Please ensure you provide your full name, date of birth, and contact information.

You will receive an email or call from Empire Life within the next 24 hours to explain the process to you.

2 Complete the STD forms

To complete your application for disability benefits, you, your employer and your physician will need to fill out the following forms:

A



Claimant's statement:

Your STD Employee Statement provides us with information about:

- your contact details
- your condition
- how it occurred

Make sure to read and sign the authorization. This allows us to collect the information.

B



Employer's statement:

Your employer needs to complete the STD Employer Statement and send this directly to Empire Life.



Keep this in mind while completing the form:

- Answer all the questions accurately and completely;
- Ensure all the dates are correct (i.e. when you were first unable to work, when you got injured, etc.).

Attending Physician Statement:

This form must be completed by your physician to provide us with medical information about your condition and your expected recovery.

The Attending Physician's Statement must include all the information requested about your condition. This form may be completed by any doctor that has treated you for your condition: your family physician, a physician at a walk-in clinic, a specialist, etc.

- If your physician conducted tests, all findings must be included with the statement.
- If you consulted a specialist for your condition, have your physician send us copies of all consultation and clinical notes.

Please sign the Attending Physician's Statement before giving the form to your physician.

3

Send the forms to Empire Life

Before sending your form, please follow up with your physician and employer to confirm they have completed, signed and submitted their forms to Empire Life.

Forms can be sent via:

- Email to sherwinwilliamsclaims@empire.ca
- Mail to:

Life & Disability Claims

Group Solutions

The Empire Life Insurance Company

259 King Street East, Kingston ON K7L 3A8

4

Review of the forms by Empire Life

We treat the information you provide to us as confidential. We only collect, use, and disclose information as outlined in your Claimant's Statement authorization, or as permitted or required by law.

Your claim manager reviews all the information about your claim:

- a. Your medical information;
- b. Your occupational duties;
- c. How your condition has impacted your ability to function and carry on your daily activities and your ability to perform your occupation.

5

Call with your claim manager

Your claim manager will contact you within one day from the date we receive all of your completed forms — to discuss your claim. They might have some questions for you to better understand your condition. This is also an opportunity to ask any questions about your claim.

The claim manager might also contact your physician and/or employer to ask further questions or obtain any missing information.

The information you provide can help us identify if there's an area where we may be able to assist. Maybe it's helping you get a specialist referral faster, finding the right medication, getting treatment for a secondary condition, identifying modified work at your place of employment, etc.

6

Decision: claim assessment

The STD claims assessment generally takes 2 business days after receiving all the necessary information and assigning the claim to a claim manager.

- a) Once your **claim is approved**, your claim manager will inform you and your employer of the decision and the next steps by phone and in writing.

It is important to note that any salary payments you are entitled to during your short-term disability leave will be issued directly by Sherwin-Williams.

- b) If your **claim is not approved**, your claim manager will notify you by phone and in writing and provide the reasons for the decision.
- c) For some claims, we might not have enough information to make a decision. We will inform you if more information is needed.

Frequently Asked Questions (FAQ)

My physician said I couldn't work. Why would you disagree?

We agree there are many valid reasons to be absent from work, but they don't always mean someone qualifies for disability benefits. We rely on your physician to tell us about your medical condition. Our job is to compare what you can do and what you are restricted from doing with respect to your job duties and to determine if you're eligible for benefits.

If my STD claim is approved, when do my payments start?

Eligibility for income replacement begins the day after you have served the waiting period.

Benefit amounts paid under the plan are calculated as a percentage of your regular base pay and are paid according to your regular payroll cycle.

Your regular base pay means your wages and compensation before any payroll deductions, salary reduction contributions or other pretax contributions are deducted from your pay, based on your regular work schedule. Basic earnings does not include any overtime, bonus, incentive pay, or additional types of compensation, except schedule overtime, if any.

How does Empire Life know when I'm ready to return to work?

Our experts in disability claims management rely on a team of professionals to help us review all the details. These medical consultants help us understand the medical information to ensure we are not encouraging anyone to do something that could cause harm. We work collaboratively with you, your employer and your medical professionals to return to work.

What can Empire Life do to help me get back to work?

We can talk to your employer about any accommodations you need (i.e. changes to your workstation, lighting, seating, time off work for treatment, etc.). We can make sure you get access to treatment—maybe help shorten some of those waiting lists—and help with your recovery through our tools that can help you return to work, such as iCBT, pharmacogenomics and Medical Confidence.

[Click here to learn more.](#)

How long am I eligible to receive payments under STD?

You will receive disability benefit payments as long as you continue to meet the eligibility requirements up to a maximum of 25 weeks.

What is the maximum benefit amount?

Sherwin Williams will pay a percentage of your regular base salary based on your years of service and the schedule below.

Full Pay (100%) for 8 weeks

Partial Pay (70%) for 17 weeks

Note: Employees with nine (9) or more years of service as of January 1, 2022, will receive an adjusted benefit amount based on their years of service.

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Sherwin-Williams self-insures the short-term disability benefit under the Plan and has sole legal and financial liability for this benefit. Empire Life provides administrative services only and is not responsible for paying any benefits under the Plan.

The Empire Life Insurance Company

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