



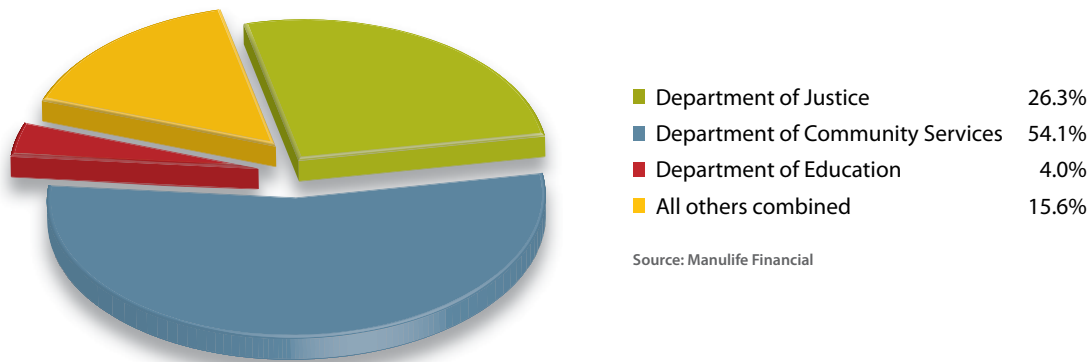
## Discussion and Analysis

### CLAIMS ADMINISTRATION—SHORT TERM ILLNESS RETURN TO WORK (STI RTW) PROGRAM

After the initial implementation in August 2006, the STI RTW Program is now active in most government departments.

The STI RTW Program is administered by Manulife Financial. After five days for most departments and three days for CUPE, if an employee is away from work due to illness or injury, or if it's clear the health related absence will extend beyond five consecutive business days or the equivalent, the employer refers the case to Manulife's Case Management Centre.

STI RTW Claims Referred by Department for 2009



The following table shows the range of days from initial illness date to the STI RTW referral date. The standard for referral is within five business days.

	2008	2009
<b>BUSINESS DAYS FROM LAST DAY WORKED</b>	% of total Claims	% of total Claims
Less than 0 days	0.0%	5.4%
0-5 days	59.9%	60.1%
6-10 days	26.2%	20.7%
11-15 days	6.4%	4.7%
16-20 days	2.1%	2.9%
21-30 days	0.0%	4.0%
>30 days	0.0%	2.2%

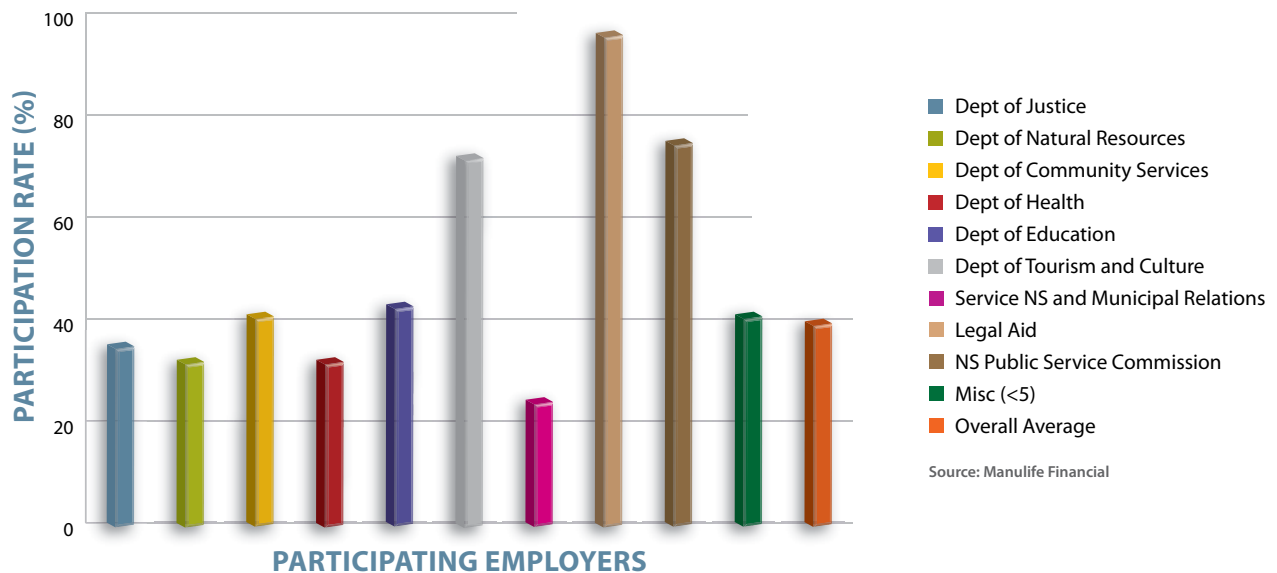
Source: Manulife Financial

## Discussion and Analysis

### CLAIMS ADMINISTRATION—SHORT TERM ILLNESS RETURN TO WORK (STI RTW) PROGRAM

The STI RTW Program received 449 referrals in 2009. The overall participation rate increased from 40% in 2008 to 41% in 2009. Out of 449 referrals, 177 cases closed (39%), 135 returned to work (30.3%), while 16 cases closed to LTD (3.6%).

The following graph shows the percentages of those referred employees who chose to participate in the STI RTW program in 2009.

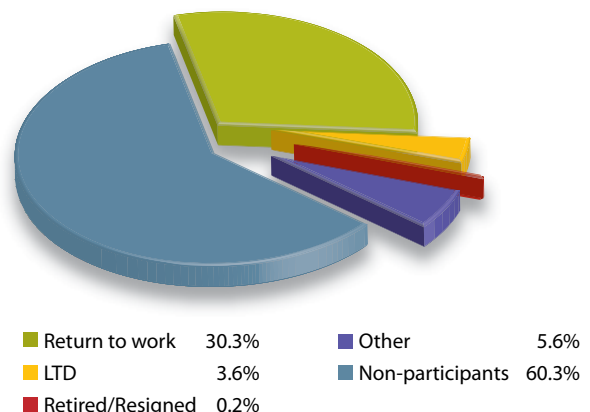


The following table shows the distribution of diagnoses by major category of the STI RTW Program as at the 2009 year end.

NSPS	2008	2009
Psychiatric	33.0%	27.2%
Musculoskeletal	17.2%	13.0%
Injury	7.8%	10.7%
Genitourinary	11.0%	10.1%
Digestive	7.8%	7.7%
Respiratory	7.0%	8.9%
Other	13.2%	17.7%
Circulatory	3.0%	4.7%
	<b>100.0%</b>	<b>100.0%</b>

Source: Manulife Financial

The following pie chart details the outcomes of referrals to the STI RTW Program. The percentage of non-participants is also noted.



Source: Manulife Financial