

# The Path Ahead: *Rock On!*

## *Futuristic Vision*

Long Term Disability (LTD) Benefits

Thursday, October 7th, 2021

11:00am - 12:00pm Atlantic

Anxiety, depression and other mental health issues were on the rise prior to the onset of COVID-19. In fact, before 2020, mental health issues accounted for 30% of disability cases and 70% of the total costs in Canada.

Now add-in the impact of a global pandemic. The lives of every employee and their families has been disrupted like never seen before. Working from home, isolation from others, limitations of physical activity and parents balancing work with childcare and at-home education are factors that are increasing pressures on disability plans.

Join us to peek into the looking glass and re-imagine the future of LTD in the COVID world. The session will provide you with information to consider when reviewing your disability plans:

- When is it time to revisit plan design and underwriting approaches?
- How do we ensure our disability plans remain sustainable?
- What innovative strategies are available to assist us in disability management?
- What are the implications of COVID -19?
- What other circumstances will continue to impact the future of LTD plans?



SPEAKER

***William Lindsay***

Desjardins



SPEAKER

***Ron Cashin***

Desjardins Insurance