Group Benefits

A people-first approach to disability claims



A disability claim is never just a claim.
It is a human moment that can shape long-term outcomes.

At Co-operators, our approach to disability claims is built around people. We understand that the support employees receive early in a claim can influence their recovery journey. That's why we combine compassionate guidance with connected digital tools that simplify the experience for everyone involved.

A connected experience from claim to recovery

Our digital disability claims tools help simplify the experience for both plan sponsors and plan members. By improving visibility, communication, and access to information, they create greater confidence and clarity throughout the claim journey.

For plan sponsors

Benefits Now® for Disability

Benefits Now® for Disability gives you greater visibility into your employees' disability claims, helping you stay informed, support employees more effectively, and facilitate return-to-work planning throughout the claim journey.

With one secure platform, you can:

See the full picture
View new, active, and recently processed claims.

Stay informed
Track claim status, recent activity, and expected return-to-work timelines.

Know who's supporting each claim
Easily identify the assigned case manager.

Find information quickly
Search and filter with ease.

Getting access

Benefits Now® for Disability is available through the Benefits Now® for Plan Sponsors portal. Access is provided through the Benefits Now® User Agreement, available in the portal, on Cooperators.ca, or through our Group Client Service Centre. Additional users can be granted access through a Request for Access form submitted by an authorized signing authority.

Once activated, users can access Benefits Now® for Disability through the plan sponsor portal by selecting *Disability Claims* from the *My Homepage* menu.

For step-by-step instructions, watch the Benefits Now® for Disability instructional video.

Don't have Benefits Now® access?

You'll receive an email with an activation link to Benefits Now® for Disability, allowing you to activate your account and sign in securely.

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For plan members

Digital disability claims submission provides a supportive and convenient way for plan members to navigate their disability claim, helping reduce stress and uncertainty during an already challenging time.

Through the digital disability claims process, plan members can:



Start a disability claim with confidence
First-time users are guided through entering their personal information and beginning their claim.



Submit their Plan Member Statement electronically



Request medical information from their primary care physician
Members can search for their physician and send a request for medical information. If their physician is not listed, an Attending Physician Statement form can be downloaded and shared.

Getting started

Plan members can submit a disability claim through the Benefits Now® for Plan Members homepage. For step-by-step instructions, plan members can watch the Disability Claims Submission instructional video.

Plan members without Benefits Now® access can submit their disability claim through cooperators.ca. Access the disability claims submission portal, provided in partnership with Opifiny, to complete the submission process online securely and conveniently.

Supporting better outcomes. Together.

Discover how Co-operators' people-first approach, combined with connected digital tools, can help support employees throughout their recovery journey while giving your organization greater visibility, confidence and connection throughout the disability claims process.

Have questions or need assistance?

Contact our Group Client Service Centre at 1-800-667-8164 Monday to Friday 8 a.m. to 8 p.m. ET.

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