



**360°** | DISABILITY MANAGEMENT  
AND PREVENTION

GROUP INSURANCE

## Frequently Asked Questions



**Desjardins**  
Insurance

LIFE • HEALTH • RETIREMENT

Cooperating in building the future

At Desjardins Insurance, we understand that the prospect of facing an absence from work and making a disability claim can leave you with a lot of questions. That is why we have put together this list of frequently asked questions. We hope this document will answer any questions you may have, and provide you with valuable information about your situation.

If you need more information on any of these subjects, or have questions of your own, feel free to contact us.



# 1

## Q. What is a disability “elimination period”?

A. To qualify as a claimant for disability benefits, you must have been totally and continuously disabled and not engaged in any paid occupation for a specific period of time. This period is most often called the “elimination period” (it can also be called the “qualifying period”).

Refer to your employee benefits booklet or contact your employer to find out about the duration of the elimination period applicable to your plan.

You may also be eligible for salary continuance or employment insurance during the elimination period.

# 2

## Q. What is meant by “totally disabled”?

A. Generally speaking, “total disability” means that for the period of disability specified in your employee benefits booklet:

- you are absent from work and not engaged in any paid occupation; and
- you are unable to perform all the tasks associated with your **regular occupation**.

After the period of disability specified in your employee booklet, you will be considered “totally disabled” if your condition prevents you from working in **any paid occupation**.

Please refer to your employee benefits booklet to get the exact definition of “total disability” applicable to your plan.

# 3

**Q. What will happen when Desjardins Insurance gets my claim?**

- A. A claims specialist will determine your eligibility for benefits based on the information provided. First, they will verify that your coverage is in effect. Then, they will review the medical diagnosis, treatment, limitations and restrictions, and compare this information to your job duties to determine how your ability to perform your work is being affected. Among other things, they will evaluate the overall state of your health and determine whether it prevents you from doing your job, or any other duties proposed by your employer.

# 4

**Q. How long will it take Desjardins Insurance to make a decision on my claim?**

- A. Once we have received all the necessary documents, we will provide you with a response (approval, decline or request for more information) within five business days for short-term disability claims, and within 10 business days for long-term disability claims.

# 5

**Q. How will I be notified of Desjardins Insurance's decision?**

- A. If your claim is approved, your claims specialist will call you and you will receive an approval letter describing your benefits.

If your claim is pending because we need additional information, your claims specialist will call you or you will receive a letter advising what further information is required for us to reach a decision.

If your claim is declined, your claims specialist will call you and you will receive a letter explaining why it was declined.

# 6

**Q. Do my benefits increase if my salary increases?**

- A. No. Your benefits will continue to be based on your earnings in effect on the date you stopped working.

# 7

**Q. Who will be responsible for managing my claim?**

- A. The Desjardins Insurance Disability Claims Department. You will be assigned a claims specialist who will be responsible for your file throughout your disability leave.

# 8

**Q. How can I get in touch with the claims specialist assigned to my file?**

- A. You can reach your claims specialist by phone. We'll give you their contact information when we follow-up with you to get missing forms, additional information needed to evaluate your claim, or to inform you of our decision.

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**Q. How often will I have to provide medical information?**

- A. We will request periodic updates based on your medical condition and functional status.

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**Q. What is a return-to-work plan?**

- A. A return-to-work plan is the process by which your potential to recover and return to work is assessed, planned and implemented. Its primary purpose is to help you make a successful return to work, preferably in your own job, if medically possible.

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**Q. Why am I being asked about my level of education, and my training and experience?**

- A. This information is used to assess your rehabilitation potential and opportunities.

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**Q. Will I be asked to go for an independent medical examination?**

- A. You may be asked to do so if Desjardins Insurance needs additional information on the state of your health to continue its evaluation of your claim.

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**Q. What happens if my claim is terminated or declined?**

- A. Your claims specialist will call you and you will receive a letter explaining why your claim was denied or terminated.

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**Q. What if I have income from other sources? Will this impact my benefits?**

- A. If you receive income from other sources such as the Canada Pension Plan, *Retraite Québec*, a workers' compensation board, or other retirement or disability benefits, this income will be deducted from your benefits at the beginning of your disability period or afterwards.



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**Q. If I am receiving benefits from a workers' compensation board (WSIB, CNESST, etc.), is it necessary for me to apply for benefits with Desjardins Insurance?**

**A.** Even if you are receiving benefits from a workers' compensation board (WSIB, CNESST, etc.), you have to send us a claim, so that:

- we are advised of your claim and can follow your disability file;
- we can check whether you are eligible for a waiver of premium for other benefits (under certain circumstances and depending on your group insurance plan);
- we can pay you disability benefits, if you are eligible, if the workers' compensation board terminates your benefits, or if your salary is higher than the board's maximum.

Please refer to your insurance booklet or contact your plan administrator to find out when your right to a waiver of premiums will take effect.

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## ABOUT DESJARDINS INSURANCE

Desjardins Insurance offers a wide range of flexible life insurance, health insurance and retirement savings products and services. It has been providing innovative services to individuals, groups and businesses for over a century. Desjardins Insurance ensures the security of over five million Canadians from offices across the country. It is one of the top five life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

Visit our website at:  
**[desjardinslifeinsurance.com](http://desjardinslifeinsurance.com)**



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Desjardins Insurance refers to Desjardins  
Financial Security Life Assurance Company.



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