For plan members

Submitting disability claims online

YOUR GUIDE

Desjardins
Insurance
Life • Health • Retirement

We're here for you

We know you're going through a difficult time right now. We'll do everything we can to make the claims process easier for you.

We've prepared this pamphlet to guide you through the steps, answer your questions and help you get well again.

One step at a time

Health problems affect more than just your ability to work—they can turn your whole life upside down. We can help you **every step of the way** on your road to recovery.

We will give you financial support and refer you to the resources you need to get back on your feet. And, when you're ready, we'll help you plan a safe and successful return to work.

Am I eligible for benefits?

You're eligible for disability benefits if you meet these **four criteria**:

- You're covered under a valid disability insurance plan
- You're ill or you've had an accident
- You're under the continuous care of a doctor
- You're unable to work because of your physical or mental health, as defined in your contract (referred to as totally disabled)

When do I need to submit my claim?

Every insurance contract has a time limit for submitting short- and long-term disability claims. But no matter what the timeframe is, it's always best to send it as soon as possible. There's no reason to wait – and the earlier you start the process, the sooner you'll start receiving payments.

Type of insurance	We recommend you submit your claim…
Short-term disability	Within **10 days of the last day you worked**
Long-term disability	No later than **four weeks before you become eligible for long-term benefits** If you've already submitted a short-term disability claim, you don't need to submit a new claim.

How do I submit a claim?

1. **Tell your plan administrator** that you'll be off work. They'll fill out their portion of the claim online.
2. **Submit your claim online**. Visit **desjardins.com/planmember** and click **Log in to your account**. Once logged in, click **Submit a claim**, then **Disability Insurance**, then **Start** to begin the claim submission.

   You can also submit your claim through the **Omni mobile app***. Tap **File a claim**, then **Disability**, then **Start** to begin the claim submission.

   Follow the instructions and fill out the required information.
3. At the end of the claim submission process, **attach any required documents, including your doctor's note**, through the **Send documents** feature.

   If you are interrupted or need more time to submit your claim, you can save your information for up to 48 hours to finish the claim later.

⚠ Speed up the process!

In order to process the claim, we must receive your online claim, your employer's portion of the claim, and your doctor's note.

Fill out your online claim and send it to us as soon as possible, along with your doctor's note. You do not need to wait for your employer to send us their portion.

* If you do not have health and dental coverage with Desjardins Insurance, this feature may not be available in the Omni mobile app. You can still submit your disability claim through the secure plan member site.

When will I know if my claim has been approved?

Once we've received all the required information, we need a few days to go over your claim. Here's how long it usually takes to process a claim:

Type of claim	Processing time
Short-term disability	5 business days
Long-term disability	10 business days

While we're reviewing your claim, we may call you to find out more about what caused your disability and if there's anything that can be done to help you get better. We may also ask health professionals or disability prevention and management specialists for their input.

One thing you can count on: whether we've approved or denied your claim, **your claims specialist will get back to you quickly** to let you know. We'll also confirm our decision in writing.

Will my medical information be shared with my employer?

No. The only things we'll share with your employer are:

- Whether you're eligible for benefits
- Your return-to-work plan
- What they need to know to make your return to work easier (your functional limitations, etc.)

If your claim is approved

When will my benefit payments start?

We'll start depositing your benefit payments in a bank account of your choice as soon as your claim has been approved.

One-of-a-kind personalized support

You'll always have the same claims specialist, no matter how long you're off work. We want to make sure that you don't have to tell your story over and over again to different people and that you have someone you trust with you every step of the way. The better your claims specialist knows you, the easier it'll be for them to find the right solutions to get you back on your feet again. We're the only insurance company that offers this kind of support—and we're proud of it!

Who does what?

We have to work as a team to help you get healthy again and ensure your return to work goes smoothly. Here's a quick look at who does what:

YOU

- Submit your claim online including your doctor's note, as soon as possible
- Focus on getting well again
- See your doctor regularly and follow the recommended treatment plan
- Send us any new information, like:
  - Change of address or phone number
  - New doctor or treatment
  - Other sources of income
  - Other job, training, volunteer work, vacations, etc.

YOUR PLAN ADMINISTRATOR

- Submits their portion of the claim
- Looks for ways to make your return to work easier (flexible schedule, etc.)

OUR CLAIMS SPECIALIST

- Keeps you informed about your claim
- Makes sure you get the benefits you're entitled to
- Makes sure you have access to the resources you need to get better
- Helps you with your return to work, when you're ready

YOUR DOCTOR

- Diagnoses and treats you
- Provides you with a doctor's note to submit with your disability claim

Questions?

We're here to support you while you're on leave.

If you haven't found the answers you were looking for in this guide, call our Client Relation Centre at 1-800-463-7843, Monday to Friday, 8 am to 8 pm ET.

TIP

During the waiting period, you may qualify for a salary continuance program or employment insurance benefits. Contact your plan administrator to learn more.

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 financial security of over five million Canadians from offices across the country. It is one of the top life insurance companies in Canada and a member of Desjardins Group, the leading cooperative financial group in Canada.

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