

October 25, 2023

Megan Wood
235 Brock St E
Thunder Bay ON, P7E 4H3

Contract No.: 641028
File No.: DC-240174

Subject: Your disability insurance benefits and waiver of premiums are ending

Dear Megan Wood,

I'm writing to you about your disability insurance claim file following our phone interview on October 24th, 2023.

After reviewing the information on file, we will soon stop paying your disability benefits and waiving your premiums as of November 30th, 2023.

Medical Assessment

We based our decision on the medical information we received, as well as discussions over the phone and through e-mails with you.

We took into account the seriousness and frequency of your symptoms, your job duties, and the provisions of your group insurance plan. We also looked at your clinical signs, physical and psychological limitations, and how they affect your ability to do your job, as well as any prescription drugs you take and other treatment you receive.

As discussed, your LTD benefits were originally approved on a conditional basis, providing that there were no symptoms present due to suffering from a pre-existing condition.

Therefore, your benefits will end as of November 30th, 2023, as pre-existing related symptoms remain present that are likely contributing to your inability to increase your hours at work.

Furthermore, the definition of disability is listed below, and at this time there is no information on file supporting that you are disabled from each and every essential duty of your occupation at this time.

“Totally Disabled”

A state of incapacity, resulting from an Illness or Accident that wholly prevents the participant from performing each and every essential duty of his/her regular occupation.

What can you do if you're not satisfied?

If you disagree with our decision, you can request a review. Another person will review your file. If you

have any new information we may need for this review, please send it to us. We'll get back to you within 30 days.

You can also challenge our decision in court, but you must do so within the time limit specified in the applicable legislation in your home province or territory. In Ontario it's 2 years

Sending information and documents

Please use one of these options to send information and documents securely to us:

Secure site: desjardinslifeinsurance.com/send

Fax: Vancouver: 1-855-678-8124

Please allow up to 10 business days for us to review any new documents or information.

Please note that your plan does not cover any fees charged by your healthcare professional for producing or making copies of documents associated with your request for a review.

Do you have any questions?

To check the status of your file or see if we've received a document, please contact our Client Relations Centre at 1-800-263-1810.

Please contact me directly if you have any questions or concerns about your claim.

Sincerely,

Darcy Bal
Claims Specialist
Life and Health Insurance Claims and Client Care Support
1-877-718-4422 ext. 5024488

CC: CINUP