

May 8, 2024

LENA OKEESE
57 LEACH ROAD SITE 200 COMP 40 RR3
DRYDEN, ON P8N 3G2

Contract No.: 641028
File No.: DC-310800

Subject: Your short-term disability insurance claim has been approved

Dear LENA OKEESE

I'm writing to confirm that we have approved your short-term disability insurance claim.

We've determined that your current condition meets your group insurance plan's definition of total disability as it entirely prevents you from performing the essential duties of your regular occupation. Please read the following information.

Your recognized disability period

Disability start date: April 3, 2024
Elimination period: April 3, 2024 to April 9, 2024
Start of benefit payments: April 10, 2024
Benefit payments approved until: May 5, 2024

***What's the elimination period?** Your plan's elimination period is the time during which you have to be totally disabled before you start receiving benefit payments.*

Your next payments

Period	Amount	Payment date
Apr 10/24 to May 5/24	\$3,294.57	May 8/24

Please allow 1 to 3 business days for payments to be deposited in your account. If applicable, subsequent payments will then be issued every Friday for the period of recognized disability.

How your benefit payments are calculated

Benefit payment provided by your plan: \$887.00 / week

This represents 75% of your weekly income.

These benefit payments are non-taxable. You will not receive a T4.

Important: You must tell us as soon as possible if you receive any other income during this disability period (for example, income from an employer, a disability or retirement pension from a government agency or benefits from a private insurance or pension plan) to make sure we don't overpay your benefits.

Next steps

Your claim is supported up to May 5, 2024. As per the medical on file, you are to return to work as of May 6, 2024.

Accordingly, your claim is closed effective this date.

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 leave of absence.

Do you have any questions?

To check the status of your file or your payments, or to 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,

James Suh
Claims Specialist
Life and Health Insurance Claims and Client Care Support
1-877-718-4422, ext. 5025715