



May 24, 2022

STEFFANY MEEKIS-FIDDLER
PO BOX 50
SANDY LAKE, ON
P0V 1V0

Group no.: 641028
Claim no.: DC-218756

Subject: Your Short Term Disability (STD) Benefits claim

Dear STEFFANY MEEKIS-FIDDLER

I am writing to confirm that we cannot approve your claim for the reasons outlined below.

Medical Assessment

To determine your eligibility for benefits, we assessed how your medical condition affects your ability to perform your duties as a Victim Witness Liaison Worker

We based our decision on the medical evidence provided (medical test results/evaluations, lab reports, treatment records), the frequency and severity of your symptoms, the duties of your occupation and the provisions of your insurance policy.

We have reviewed the medical information that was provided and have concluded that you do not meet your policy's definition of "totally disabled". As such, we must decline your claim for STD benefits.

Total disability is not solely demonstrated by one or several diagnoses, but also by the description of observed clinical signs and limitations, as well as how they impact the capacities of the affected person at work. Total disability is also proven by the nature of the medical care, both pharmacological and therapeutic.

We have analyzed the information in your file and noted the following elements.

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Based on the the medical on file as well as your reported function, there are no compelling medical evidence to support that you have restrictions and limitations that would preclude you from performing your duties as a Victim Witness Liaison Worker. You have demonstrated full ability to perform your activities of daily living outside of the workplace, as well have confirmed that you did not struggle nor have issues at work. Therefore, your function does not depict a condition that is consistent with a total disability pertaining to your work. Therefore, your Short Term Disability claim is denied.

"Totally Disabled"

To be eligible for disability benefits, you must be deemed "totally disabled" as described below:

- Due to an illness or accident, you are unable to perform all the usual duties of your main occupation, without exception. Your illness or injuries must also require continuing medical care.
- The treatment you receive must be accepted by the medical profession as an effective, appropriate and essential treatment in the diagnosis or care of your specific illness or injury.
- Your treatment must be provided or prescribed by a physician or, when Desjardins Insurance deems necessary, by a specialist in the appropriate field.
- Such care is not limited to examinations and tests, and it must be provided at the frequency required for your specific illness or injury.

Please refer to your booklet for the definitions of “totally disabled” and “continuing medical care”, if necessary.

Appeal Rights

If you disagree with our conclusion, you can appeal our decision by providing our office with written notice.

If you have additional information regarding your claim, we invite you to send it to us within 30 days of the date we receive your written notice for appeal (we will confirm that date in writing).

Please note that Desjardins Insurance is not responsible for the fees that may be charged for obtaining any document in support of a claim’s appeal.

If applicable, you can send additional information in the following ways:

Online: www.DesjardinsLifeInsurance.com/Send

Fax Vancouver : 1-855-678-8124

Please note that under the law, you have a maximum period of time of two years following a denial or a file termination, unless a different period is specified in your contract, to institute action or proceedings against an insurer to recover insurance funds. The applicable limitation period is prescribed by the Insurance Act or other provincial legislation.

We will be sending a separate letter (omitting all medical information) to inform your employer of our decision. We suggest you contact your employer as soon as possible to discuss next steps.

If you have any questions or require additional information, please do not hesitate to call me at the number below.

For questions regarding a receipt of a document, your claim status or your payment, you may contact our Customer Service Centre at 1-800-263-1810.

Sincerely,

James Suh
Claims Specialist
Group Disability Claims
Desjardins Insurance

Tel: 1-877-718-4422 Ext. 5025715
Fax: 1-855-678-8124
Website: desjardinslifeinsurance.com/planmembers

Desjardins Insurance refers to Desjardins Financial Security Life Assurance Company.

