

Disability Income Benefits Employee Statement Guide

How to apply for disability benefits

Notify Canada Life of your disability as soon as possible:

- Complete the attached Employee statement and consent form
- Mail, fax or email your completed Employee statement, consent form and any other information you'd like us to have, to the Canada Life Disability Management Services Office (DMSO). Fax and email information is available on our website at canadalife.com, from your employer, or you can contact us at 1-855-755-6729 for assistance.

Your signature on the claim form and the consent is needed to make sure you understand the purpose and benefits of your claim and provides Canada Life permission to get additional information from:

- Your employer
- Other insurers
- Your doctor and other healthcare providers

Send these forms to Canada Life 8 weeks before the end of the waiting period if applying for long term disability, or within 10 days of the disability date if applying for short term disability, to make sure your claim is handled as soon as possible.

Medical information is needed to understand how your condition(s) prevent you from working. Please print the Attending Physician's Statement which best suits your condition(s) and have your healthcare provider complete the form. The completed form can be sent to us directly.

Your employer will complete an Employer Statement confirming your employment details and job information to help us assess and administer your disability claim. Your employer will send the completed form to Canada Life directly.

Why we need medical information

Information from your employer

Your responsibilities

Remember to:

- Keep in touch with your employer, co-workers and Canada Life during your recovery.
- Set goals to help work towards recovery.
- Stay active. Look after yourself.

Talk to your healthcare providers about return-to-work planning. Recovering while at work can be a healthy option. Canada Life supports early return to work opportunities and will work with you to help plan for a healthy future.



Disability Income Benefits Employee Statement

To begin your claim submission:

- Complete the Employee Statement and consent form
- Have your healthcare provider complete a physican's statement
- Submit forms 8 weeks before the end of the waiting period if applying for long term disability, or within 10 days of the disability date if applying for short term disability or early referral services. Benefits may be delayed if your claim is received late, or may be denied if the claim is submitted later than the notice period in your group contract.

NOTE: Canada Life takes the submission of fraudulent claims seriously and will verify the accuracy of the information given in support of your claim.

Your employer's name:					
Your group plan number:	Your Canada Life ID number:				
Your personal information					
First Name:		Last Name:			
Gender: ☐ Male ☐ Female ☐ Undisclosed ☐ Other Da	ate of Birth (yyyy/mm/dd):			
Social Insurance Number:		Your Social Insurance Number is required as your disability benefit may be subject to income tax deductions.			
Home Address:					
City / Town: Pro	ovince / Terri	tory: Postal Code:			
Work location (City / Town and Province / Territory):					
Home Phone : Con	nfidential	Check the confidential box if you authorize us to leave a message containing personal information about your claim at that number.			
Cell Phone:	nfidential	Otherwise, we will only leave a personal message with callback information at that number.			
Email:		Enter your email address if you would like Canada Life to communicate with you by secure email about your disability claim.			
Your employment information					
What was your last day of work (yyyy/mm/dd):					
What was the first day you were unable to work (yyyy/mm/	/dd):				
Have you returned to work? \square No \square Yes If yes, when	n did you ret	curn? (yyyy/mm/dd):			
I returned to (select all that apply): Regular duties and hours Modified duties Modified hours					
If no, when do you expect to return? (yyyy/mm/dd):					
OR ☐ Unknown OR ☐ I'm not planning to return					
What aspects of your job are you able to do?					

Your medical information What is/was the medical condition causing your absence from work? Is your condition work related? \square No \square Yes. If yes, Worker's Compensation case number: $_$ Is your condition the result of an accident? \square No \square Yes If yes: When and where did the accident occur? (yyyy/mm/dd): _____ Provide details of the accident: Was the accident motor vehicle related? \square No \square Yes. If yes, in what province did your accident occur? Your treatment information Were you admitted to a hospital? ☐ No ☐ Yes Hospital name: ____ Date admitted (yyyy/mm/dd): ______ Date discharged (yyyy/mm/dd): ______ OR Have you had surgery since being off work, or is surgery planned? \square No \square Yes Date of surgery (yyyy/mm/dd): ______ Type of surgery: _____ Other treatment (crutches, physiotherapy, medication, etc.): Primary healthcare provider: _____ Specialty: ____ Provider's name: _____ _____ When did you begin seeing this provider? (yyyy/mm) ____

Address:

Phone number: When did you begin seeing this provider? (yyyy/mm)

_____ Specialty: _____

_____ Specialty: _____

_____ When did you begin seeing this provider? (yyyy/mm) _____

Do you have other healthcare providers related to this claim? \square No \square Yes If yes, provide details.

Please attach a separate sheet if additional space is required

Phone number:

Provider's name: _____

Provider's name: _____

Address: __

Direct deposit

Provide your banking information below or attach a void cheque if you would like your disability benefits to be deposited directly into your bank account.

If this space is left blank, previously provided banking information for other benefits under this group plan (i.e. Healthcare or Dentalcare) will be used for any disability income benefits payable.

Institution number:		Account number:			
1234	00 1	1234	56m ?"		
 RANSIT# INST	 	ACCO	UNT#		
nada Life. Have yo	u applied for, or	are you receiving	any income either	as a result of	
	Applied for	Receiving	Gross Amount	Start Date	
	☐ No ☐ Yes	□ No □ Yes			
	□ No □ Yes	□ No □ Yes			
	□ No □ Yes	□ No □ Yes			
	□ No □ Yes	□ No □ Yes			
fits)	\square No \square Yes	\square No \square Yes			
	☐ No ☐ Yes	☐ No ☐ Yes			
;,	□ No □ Yes	□ No □ Yes			
	\square No \square Yes	\square No \square Yes			
a copy of the initi	ial benefits state	ment or paymen	nt details for each t	type of income.	
, please indicate if	you have other	insurance covera	age with Canada Lit	fe or another	
Plan/Policy #	:	Insu	ırance Company		
	RANSIT# INST	RANSIT# INSTITUTION# nada Life. Have you applied for, or a Applied for No Yes Applied for	Account number: Account number:	Account number: ACCOUNT# ACCOUNT#	

NOTE: If you have Guaranteed Standard Issue coverage with Canada Life, this form will be used as notice of claim for that coverage as well.

☐ Guaranteed Standard Issue

Income declaration and reimbursement agreement

I understand that:

- I am required to apply for disability benefits that I or another member of my family might become entitled to receive because
 of my disability, and that I may be asked by Canada Life to reapply or appeal decisions refusing my application(s) where
 considered appropriate.
- During the time it takes for my application for these other disability benefits to be accepted, or my entitlement to any other reportable income to be reviewed, Canada Life will continue paying me amounts equivalent to the disability benefit payments under the Group Plan (the "Advance"). The terms "other disability benefits" and "other reportable income" refer to any of the types of disability benefits and other income mentioned under the Offset, All Source Maximum, Coordination of Benefits and Subrogation and Right of Recovery provisions under the Group Plan, as well as any other amounts including damages for loss of income, that I may receive or become entitled to receive as a result of my disability.
- If I am entitled to receive disability benefits or any other reportable income, this may result in an overpayment ("Overpayment") that I will be required to pay back to Canada Life. I specifically give up my rights under any law that qualifies the Advance, the Overpayment, the other disability benefits, or any other reportable income, as property exempt from seizure.
- Canada Life may reduce my disability benefit payments by the amount of other disability benefits or other reportable income
 that I receive or become entitled to.

I agree to:

- Notify Canada Life within 15 days of receipt of other disability benefits payments or any other reportable income.
- Repay Canada Life within the time frame Canada Life advises me of after I am notified of the Overpayment amount or within a
 longer period if Canada Life agrees in writing. I understand that if the Overpayment is not repaid when due, Canada Life may
 take all necessary steps to recover the Overpayment, including withholding the payment of, or recovering the Overpayment
 from, any benefits payable under the Group Plan.

Declaration

☐ I declare the information I've entered is accurate. I understand and agree to the terms in the Income declaration and reimbursement agreement section. I also acknowledge that I need to print, sign, and submit my Consent form to Canada Life.						
Your group plan number	Your Canada Life ID number		Date (yyyy/mm/dd)			
Your name (please print)		Signature X				



Protecting your personal information

At Canada Life, we're committed to protecting personal information and respecting your privacy. Personal information is information that either on its own or combined with other information allows an individual to be identified. This includes your name and address, as well as more sensitive information such as your health and financial records. When applicable, this includes information about other people such as your spouse, common-law partner, and children.

How we use your personal information

Your personal information is used to provide you with products and services and to improve our business operations. This includes verifying your identity, maintaining your profile, and informing you about features of the products you already have with us. It's also used to provide you with advice, evaluate your eligibility for products, price our products, collect feedback on our customer service, process claims and other financial transactions, protect you and us from risks such as cyber threats and fraud, and comply with legal obligations. If you provided your social insurance number (SIN), we'll use it for tax reporting. Your SIN is also used to link your products together and to keep your information separate from other customers with similar names.

Who we share personal information with

We share your personal information with other people and organizations who help us administer your products and provide you with services. This may include your advisor or people who work with your advisor, our Canadian subsidiaries, and other organizations that provide us services such as paramedical examiners, medical laboratories, MIB, LLC., specialty coverage providers, independent medical examiners, and pharmacy benefits managers. As well, we may share your information with claims assessors, travel assistance providers, technology suppliers, other insurance or reinsurance companies, other financial institutions, and credit reporting agencies. As part of our day-to-day business, your personal information may be communicated to government departments and agencies, and may be communicated outside your province of residence or outside Canada. We take protecting your personal information seriously and we'll never sell your personal information to anyone.

You're in control of your personal information

We respect your privacy preferences and follow them when using your personal information. At any point in your relationship with us, you can choose how your personal information is used by updating your privacy preferences through your <u>online account</u> or by submitting a request through our <u>privacy centre</u> at <u>canadalife.com/privacy</u>. This includes choosing whether you receive customer experience surveys, the use of your SIN for non-tax reporting purposes, and whether and how you want to receive information and offers from Canada Life using the personal information we collect from you throughout your relationship with us. You can also exercise other privacy rights through our privacy centre such as access to or correction of your personal information.

If you choose to remove your consent to the collection, use and disclosure of the personal information required to serve you and meet our legal obligations, we may not be able to continue to provide you with products and services.

Want to learn more? Please visit canadalife.com/privacy.





Sharing your personal information

Before we can process your claim for benefits, you must read this agreement and sign in the signature box below.

We collect, use and disclose your personal information to:

- Investigate and assess your claim
- Administer your claim and the group benefits plan
- Work out a rehabilitation plan to get you back to work
- · Audit the assessment of the claim
- Manage internal data for analytics purposes

We may also use your social insurance number for income tax reporting if this is required in the administration of your benefits.

We may collect and exchange your personal information with these persons or groups when relevant and necessary for the purpose above:

- Healthcare and rehabilitation providers
- Insurance and reinsurance companies
- Administrators of the plan, of government benefits and of other benefit programs
- Your employer, plan sponsor and plan administrator, for the purpose of discussing return to work planning
- Your union representative

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- Your employer's occupational health services
- Service providers and other organizations working with us, or on behalf of the other parties mentioned above. We may use service providers outside Canada.
- An auditor authorized by us, your employer, plan sponsor or their agent

Privacy consent, authorization and declaration

- ✓ I have read, understand and agree with the contents of this form and authorize Canada Life to collect and exchange my personal information.
- ✓ I understand that my personal information will be collected, used and shared as set out above.
- ✓ Except for audit purposes, my authorization is valid for the duration of my claim or until I cancel it in writing.
- ✓ All statements I have made about my claim are true and complete.
- ✓ A photocopy or electronic copy of this authorization is as valid as the original.

Your group plan number Your Canada Life II) number	Date (y	yyy/mm/dd)	
Telephone Number	Email Address				Enter your email address if you would like Canada Life to communicate with you by secure email about your disability claim.
Your name (please p	rint)		Signature		