

Plans A and B

Agreement – Coverage While Receiving Sickness, Disability, WSIB or Other Benefits

Group Insurance Plan - Desjardins Insurance - Policy 440303

Pursuant to the terms and conditions set out in the Guidelines and in the insurance policy in effect, group insurance coverage is maintained during sick leave. The employee must complete and sign this form. The employee must pay their portion of premiums to the employer in accordance with the allocation established by the employer.

I accept to pay my share of the group insurance premiums during my sick leave in the amount of _____.

| | | |
|----------------------|---|--------------------------------------|
| Payment method: | <input type="checkbox"/> Automatic withdrawal | <input type="checkbox"/> By cheque |
| Frequency: | <input type="checkbox"/> Every two weeks | <input type="checkbox"/> Every month |
| Payment starting on: | _____ | |

If the premiums increase during my absence, I accept to pay the difference.

I understand that my employer may terminate my group insurance coverage, in accordance with the Guidelines, under the following circumstances:

1. If I fail to pay my premiums.
2. If I fail to file a claim with the insurer for long-term disability benefits if I am absent beyond four (4) months or if my claim for long-term disability benefits was denied by the insurer and I do not return to work.

In either case, the long-term disability coverage will terminate on the date when the benefits would have started (four (4) months after the date of onset of disability) and the remaining coverage will terminate **thirty-one (31) days** after the date when the benefits would have started.

I understand that if I receive benefits other than long-term disability from the insurer such as WSIB (Workplace Safety and Insurance Board), the employee must file a claim for long-term disability insurance and the life waiver of premium with Desjardins. The employee must submit the application for long-term disability benefits within **twelve (12) month** coverage after the date of onset of disability.

If the Long-term Disability application to the insurer is submitted **more than twelve (12) months** from the onset of the disability **or the application is not filed** coverage for all benefits, except Long-term Disability will terminate **retroactively** if applicable thirty-one (31) days from the date when the benefits would have started if the claim had been approved. Long-term Disability will terminate **retroactively** if applicable to the date when the benefits would have started if the claim had been approved.

I understand that this agreement terminates at the latest twenty-eight (28) months after the start date of my sick leave indicated below.

Sick leave start date:

Expected date of return:

Expiration of this agreement:

(max. 28 months after the sick leave start date)

Name of employee

Name of employer

Signature of employee

Signature of employer

Date

Date

Updated – October 2021

The EMPLOYER must submit this form to Grandir ensemble no later than the 8th week after the sick leave start date in an email requesting the appropriate forms for filing a long-term disability claim with the insurer.