

Chambers Plan LTD Claim Guide for Owners

Any absence from work on either a short or long term basis as a result of illness or accident can be a stressful period, particularly if your income is affected. In order to facilitate the filing of your claim for Long Term Disability Benefits, Business Overhead Expense Benefits and Waiver of Premium Benefits, and to minimize the delay in releasing the initial payment, we have prepared this package to assist you. If any questions arise as you prepare or secure the requested information, please call us on our toll-free line, 1.800.665.3365 between 7:30 a.m. and 4:30 p.m. CST, Monday through Friday, to speak with a Life & Disability Services Representative. Please note that on approval all benefits are paid monthly in arrears.

All forms must be as complete as possible and **ALL REQUIRED INFORMATION MUST BE SUBMITTED BEFORE PROCESSING OF THE APPLICATION CAN COMMENCE**. The decision rendered will be based on the information provided. Regrettably, incomplete forms or insufficient documentation will compromise our ability to achieve a timely decision on your claim. Should this happen you will be advised in writing of the status of your claim.

When complete, this claim may be:

- emailed to chdisability@johnstongroup.ca,
- faxed to 1.800.457.8410, or
- mailed to:

Chambers of Commerce Group Insurance Plan
1051 King Edward Street, Winnipeg, MB R3H 0R4
Attn: Life & Disability Services

FINANCIAL EVIDENCE

Income may be in the form of salaries and wages, bonuses, company dividends (average over the last two years from T5), commissions, or the net income from the operation of a self-employed business. Earned Income does not include interest, rental income or income from capital gains, royalties, pensions, annuities, deferred compensation or any other income that does not depend upon the ability of the insured to perform services or any occupation.

Net Income is the gross income of the business, less any business expenses that can be claimed for income tax purposes, except income taxes payable on such income. **Please attach copies of pages 1 and 2 of your tax returns, along with tax schedules detailing income reported on lines 135 to 143, for the past two years.**

Income as reported to Canada Revenue Agency on your T1 Income Tax returns will be used to calculate your Earned Income and your benefits payable.

Direct Deposit Tip:

Desjardins Insurance requires a void cheque or Direct Deposit Form to issue disability benefit payments via Direct Deposit. Please include this with your claim submission to prevent delays.