

Waiver of Life Insurance Premiums Employee Statement Guide

How to apply for waiver of life insurance premiums

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 to make sure your claim is handled as soon as possible.

Why we need medical information

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.

Information from your employer

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.

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.