

The following message has been sent to all CINUP clients. If you have any questions, please contact the CINUP Disability Team at 1-800-665-1234.

Hello,

Desjardins Financial Security has provided further information about applying for Short-Term Disability with COVID-19. Please see the scenarios below.

If you have tested positive for COVID-19 (with or without symptoms)

If you have been tested for COVID-19 and you meet the following criteria:

- the results came back positive
- you are unable to go to work or work from home

You are eligible for short-term disability benefits as of the first day you were absent (there is no waiting period, regardless of the provisions specified in your contract).

Required forms: (Contact your CINUP Disability Coordinator to receive these forms.)

Employee statement form
Employer statement form
Illness confirmation form

If you are waiting for the results of your COVID-19 test

- If you have no symptoms, we encourage you to wait for your test results before submitting a claim.
- If you do have symptoms, you can submit a short-term disability claim.

Required forms: (Contact your CINUP Disability Coordinator to receive these forms.)

Employee statement form
Employer statement form
Illness confirmation form

Note: If your test comes back negative, you must still send us the Initial attending physician's statement form. To make the claims process more efficient, you can send us the form right away; no need to wait for us to contact you.

If you have symptoms but have not been tested for COVID-19, or if your test results came back negative.

If you are unable to go to work or work from home, you can submit a short-term disability claim. The same provisions that apply to all other medical conditions will apply, and your contract's waiting period will also apply.

Required forms: (Contact your CINUP Disability Coordinator to receive the required forms.)

Employee statement form
Employer statement form
Initial attending physician's statement form

If you have no symptoms but you are in preventive quarantine

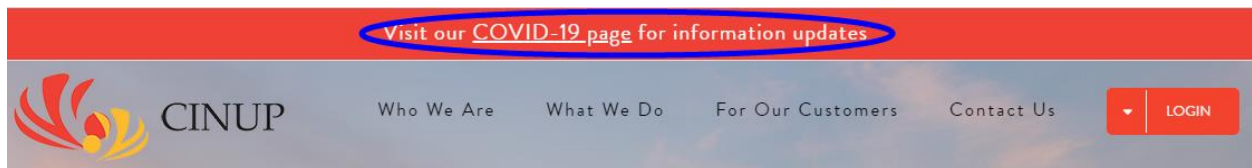
If your doctor, employer or a government agency told you to go into preventive quarantine, or if you put yourself into preventive quarantine, you are not eligible for short-term disability insurance benefits.

In this situation:

- We encourage you to talk to your employer about the possibility of working from home.
- If you can't work from home, your employer's salary continuation measures will apply. Please talk to your employer.

If neither of these measures are possible, you can apply for Employment Insurance. Service Canada has eliminated the waiting period and introduced support measures to help Canadians in this situation.

As the situation is rapidly changing, you can access updates at any time on www.cinup.ca. The FAQ has been updated with this current information.



If you have any questions, contact your Service Representative or Benefits Advisor.