

## PLAN DETAILS

**Insured by :** Canada Life

**Eligibility :** Members under age 69

**Period of Coverage :** Renewable to age 69

**Maximum Monthly Benefit :** \$ 8,000

**Available Elimination Periods :** 30, 60, 90, 120, 180 and 365 days

**Maximum Benefit Period :** Payable to age 65\*

### Income replacement during total disability

Once you have satisfied the elimination period, monthly benefits will be paid to you provided you are :

- Unable to perform the essential duties of your regular professional occupation due to either sickness or injury ;
- Not engaged in another gainful occupation ;
- Receiving the regular care of a doctor appropriate for the condition which resulted in your being disabled.

**As the definition of disability refers to the essential duties of your regular professional occupation, Canada Life cannot impose that you be *recycled* to a lesser position.**

### Income replacement during partial disability

Even if you are not totally disabled, you can receive partial-disability benefits if you are incurring a loss of net income of at least 20%, as a result of sickness or injury.

The benefit paid will be proportional to the loss incurred. For example, if you are only earning one-third your normal income, you would receive two-thirds of your monthly benefit. In addition, the benefit cannot be less than 50 % of your monthly benefit for the first three months.

**Note :** you are eligible for partial disability benefits even if you have never suffered a period of total disability.

\* The Maximum Benefit Period is 5 years if you become disabled between ages 60 and 64 and 2 years if you become disabled between ages 65 and 69.

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### **Must I be continuously disabled to qualify ?**

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You will not be penalized if you attempt to return to work during the elimination period, as non-consecutive periods of disability which result from the same or related cause and which are separated by twelve months or less will be deemed continuous for the purposes of satisfying the elimination period.

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### **Receive immediate benefits in the case of a major loss**

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If you suffer a major loss such as the loss of sight, hearing, speech or the loss of use of any two limbs, the insurer will consider you as totally and permanently disabled. Monthly benefits would begin immediately and would be paid up to age 65, regardless of income earned from any other sources.

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### **Receive benefits even after your disability has ended**

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The insurer could offer financial assistance even after you return to full-time duties. To benefit, you must have been totally disabled for at least six months and incur a loss of income of 20 % or more. This recovery benefit is proportional to your loss of income and is paid out for a maximum of six months.

In addition, should you suffer a relapse and become disabled once again due to the same or a related cause, the elimination period will be waived and benefits paid immediately, as the disability will be considered an extension of the previous disability.

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### **Be excused from premium payments if you suffer from a prolonged disability**

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If you are disabled for more than 90 days, Canada Life will waive the payment of any premiums which come due and any payments made during these 90 days will be refunded to you.

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### **Receive the full amount of benefit you paid for**

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Should you become disabled, the full amount of benefit provided by the policy is paid to you, regardless of any disability benefits you may receive from other sources.

## **Retain your right to the coverage even if you benefit from similar coverage through your employer**

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Should you, at a later date, become eligible for a group insurance plan through your employer, the hibernation clause will ensure you retain your insurability without paying double premiums. Under this unique arrangement, you can suspend your coverage and, within ten years, request that your policy be reactivated without evidence of insurability, should you no longer benefit from the group coverage.

**Note :** This option cannot be elected after your 55<sup>th</sup> birthday.

### **Exclusions**

No benefits would be payable as a result of :

- Intentionally self-inflicted injuries ;
- War, insurrection or hostilities of any kind, whether the insured was a participant or not ;
- participation in a riot or civil commotion ;
- normal pregnancy or childbirth. However, a disability which results from a complication of pregnancy or childbirth will not be excluded ;
- travel or flight in any aircraft except as a passenger ;
- any specific exclusion added to the policy as a result of medical underwriting ;
- during any period the insured is incarcerated in a jail, detention center or mental institution as a result of a criminal offence.

## **Durable coverage**

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As long as you work twenty hours per week in your profession and continue to pay your premiums, you can maintain coverage up to the first of month following your 69<sup>th</sup> birthday.

### Avenants facultatifs

Enhance your coverage by adding one or all of the following riders.

#### Protect your purchasing power

The **Cost of Living Rider** provides for the indexation of benefits on an annual basis should you be disabled. The increase is determined according to Statistics Canada's Consumer Price Index, and is subject to a compounded maximum of 5 % annually.

#### Guarantee your future insurability

It's an unfortunate fact that a deteriorating state of health may preclude a future increase in your coverage. By subscribing the **Guaranteed Future Insurability Rider**, you ensure that, regardless of your state of health, you will be able to increase your coverage by predetermined amounts at your policy anniversary. The only requirements are that you be actively at work and that you provide proof of sufficient income to justify the requested benefit increase.

**Note :** this rider is available to members under age 45.

#### Don't let a disability interrupt your retirement savings

A prolonged disability can have a major impact of your retirement savings. Under the **Retirement Savings Benefit Rider**, in addition to your regular disability benefits, the insurer will make monthly contributions to a personal retirement account whose product will be paid to you at age 65, in order to compensate for those missed RRSP contributions.

***We invite you to contact one of our specialists, who will design a customized protection plan sure to meet your needs.***



Your partner of choice in insurance and investments.

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Administrator of Insurance Plans for members.