



INSURER	Beneva
ELIGIBILITY:	Members of the Ordre des CPA du Québec
PERIOD OF COVERAGE:	Renewable to age 69
MAXIMUM MONTHLY BENEFIT:	\$15,000
AVAILABLE ELIMINATION PERIOD:	30, 60, 90, 120 and 180 days
MAXIMUM BENEFIT PERIOD:	Payable to age 65*

### CALCULATION OF BENEFITS IN THE EVENT OF ACCIDENT OR ILLNESS

Please refer to the following definitions:

#### A) PARTIAL DISABILITY

You suffer a loss of monthly income of more than 20%. A partial disability does not have to follow a period of total disability.

The partial disability benefit amount for a given month is set using the total disability benefit amount times the percentage of loss income for this month.

During the first 3 months of partial disability, a percentage of at least 50% is used for the calculation of the loss income, provided the actual loss is more than 20%.

#### B) TOTAL DISABILITY

You are unable to perform the essential duties of your regular occupation or employment in while practicing your profession. To be considered totally disabled, you must not pursue any gainful professional occupation other than a rehabilitation program.

Should you become totally 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.

### PRESUMPTIVE DISABILITY

If you suffers one of the following total irrecoverable losses, as a result of an accident or illness:

- a) loss of speech;
- b) loss of hearing in both ears;
- c) loss of sight in both eyes;
- d) loss of use of both hands or both feet;
- e) loss of use of one hand and one foot;

you will be considered totally disabled as of the date the loss occurred, without having to satisfy the elimination period, whether you are under the care of a physician and you are able to perform any gainful occupation.

### WAIVER OF PREMIUMS

If you becomes partially or totally disabled while the policy is in force and remains so disabled during at least 90 days, the insurance will be maintained without payment of premiums provided the disability continues and this policy is not terminated, subject to the following conditions:

- a) the total disability must begin while you are covered under this policy;
- b) written proof of your partial or total disability and supporting documents must be submitted to SSQ;
- c) the 90 days do not have to be consecutive. They can be accumulated until this delay is reached.

When the first 90 days of partial or total disability have elapsed and proof of disability are approved by SSQ, premiums paid during this period are reimbursed to the policyowner.

\*The Maximum benefit period is up to age 65 if you become disabled prior to age 63. Should you become disabled at age 63 or after, the maximum benefit period is the earlier of 24 payments or age 69.



## RECURRENT DISABILITY

During the elimination period, non-consecutive periods of disability due to the same or related causes are cumulated. The time frame allotted to satisfy the elimination period by cumulating non-consecutive periods of disability:

- a) commences on the date the first period of disability began; and
- b) is equal to 3 times the elimination period, without exceeding 12 months.

The elimination period must be satisfied again, if it was not satisfied within this time frame and another disability arises, regardless of the cause.

Once the elimination period has elapsed, non-consecutive periods of disability due to the same or related causes are considered the same period of disability if they are separated by less than 6 full consecutive months during which the insured person returned to work, or was able to work, at least 20 hours per week. In such a case, the elimination period does not have to be satisfied again.

## EXCLUSIONS

This policy does not cover disabilities that are attributable, directly or indirectly, in whole or in part, to any of the following causes:

- › the insured person's active participation in a riot or insurrection;
- › war, whether declared or undeclared;
- › normal pregnancy or childbirth. Disabilities resulting from a complication from pregnancy or childbirth are not subject to this exclusion;
- › intentional self-inflicted injuries, regardless of the insured person's state of mind;
- › travel or flight in any aircraft, except as a passenger.

## OPTIONAL COVERAGE RIDER

### 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

This Rider ensure you that, regardless of your state of health, you will be able to increase, up to 20% 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. The monthly benefit cannot exceed \$15,000\$.

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



## Q&A

### 1. Do I have to provide evidence of good health in order to participate in the plan or increase my coverage?

Yes. Required evidence varies from a simple questionnaire to a complete medical examination, depending on your age and the amount of coverage requested. However, please note that all related costs are assumed by the insurer.

### 2. Is the policy portable?

Yes, as it is a contract between you and the insurer.

### 3. Can the insurer request evidence of good health after the policy is issued?

No, as long as your premium is received within the allotted grace period, no further evidence can be requested.

### 4. Can the insurer demand that I return to work in a lesser position?

No. As the policy's definition of disability covers the essential duties of your regular occupation up to age 65, it precludes any attempt by the insurer to recycle you to a lesser position.

### 5. Are premium rates guaranteed?

No. Premium rates are established for all participating members and can increase or decrease.

### 6. Are premiums level to age 69?

No, premium rates are set by age brackets and your premiums will increase every time you attain a new age category. A complete table of current rates is available upon request.

### 7. What happens if I am no longer a member in good standing of the Ordre des CPA?

As the plan is exclusively for members, your coverage would terminate at the next renewal date.

You may contact a VIGILIS advisor, as soon as possible, in order to evaluate all the options available to you to ensure your financial security.