



Long Term Disability

Benepac[®] Insurer The Co-operators

Benefit Highlights

<i>24-Hour Coverage</i>	Provides 24-hour coverage.
<i>Tax Status</i>	If all employees pay 100% of the premium for their LTD benefit, benefits received upon disability will be paid on a non-taxable basis. Otherwise, LTD benefits are taxable.
<i>Definition of Disability</i>	During the elimination period and the ensuing number of years as indicated in the benefit schedule, an employee is considered totally disabled if he is unable to perform the duties of his regular occupation. Thereafter, he is considered totally disabled if he is unable to perform the duties of any occupation for which he is qualified by reason of his education, training, or experience.
<i>Rehabilitation Benefit</i>	During an approved period of rehabilitative employment, partial LTD benefits will be paid based on a proportionate loss formula.
<i>Progressive Disability</i>	An employee with a chronic disease that is progressive and degenerative in nature may satisfy the elimination period if he is able to work on a part-time basis.
<i>Premium Waiver</i>	While an employee is receiving LTD benefits, his LTD premium will be waived.
<i>Primary Direct Offsets</i>	LTD benefits will be reduced by Workers' Compensation, CPP/QPP (primary benefits only), Criminal Injuries Compensation, and provincial no-fault auto plan benefits.
<i>85% All Source Maximum</i>	LTD benefits will be further reduced by the amount by which an employee's income from all sources exceeds 85% of his NET pre-disability earnings, if the LTD benefit is non-taxable, or 85% of his GROSS pre-disability earnings, if the LTD benefit is taxable.
<i>Liberal Pre-Ex</i>	3/3/12 – i.e. no payments will be made for disabilities commencing in the first 12 months of an employee's coverage if such disability is related to an injury or sickness for which the employee was treated, attended by a Physician, or for which he took prescribed drugs, during the 3 months immediately prior to being insured. This provision will be waived during the first 12 months if the employee has not required treatment, medication or medical advice for a period of 3 months while insured.
<i>WorldCare</i>	Immediate access to the best medical knowledge from the best treatment centres in North America.
<i>Posaction[®] Plus</i>	The PosactionPlus [®] program is a management tool included with no charge in BBD's long-term disability insurance benefit. This program offers managers strategies to resolve employees' performance and attendance problems and to improve overall human management skills.