

Please see below list of Plan Enhancements by year:

- [2009](#)
- [2008](#)
- [2006](#)
- [2005](#)
- [2004](#)
- [2003](#)
- [2002](#)

---

## **2009**

---

**We are pleased to announce the following enhancement to the Long Term Disability Plan effective January 1, 2009:**

### **Open Enrolment Period for Newly Appointed Principals and Vice-principals Extended**

Effective January 1, 2009 the open enrolment period, which allows to newly appointed Principals and Vice-principals to join the LTD Plan and the Life plan (up to \$100,000) without medical evidence has been extended from 60 to 90 days.

This change recognizes that newly appointed Principals and Vice-principals are very busy at the beginning of a new school year and a new job. The effective date of coverage continues to be retroactive to the date the member became eligible to enroll or following September 1.

[Back to Top](#)

---

## **2008**

---

**We are pleased to announce the addition of a Travel Insurance plan to the selection insurance plans available to CPCO members:**

### **MEDOC® Travel Insurance Plan for Members, Family and Friends**

We know that the travel coverage provided through some of the school boards don't necessarily provide the level of coverage, service or options you may need when traveling. We also know that some school boards do not include travel coverage in their Health Plans at all. The MEDOC Travel Insurance plan is now available to you, your family and your friends! Take a look at the coverage you may have now and see the difference.

Whether you are travelling within Canada, heading to the U.S. for shopping or travelling to far-off exotic places, consider MEDOC Travel Insurance. With MEDOC, you can...

- ...plan for multiple trips of up to 17 or 35 days year round, all under the same annual plan
- ...plan for worry free cross-border trips to the U.S.
- ...take family coverage, insuring your eligible dependents, whether travelling with you or on their own

Other features include:

- \$4,000 of coverage for Trip Cancellation, Interruption and Delay which is automatically included in the premium
- Convenient premium payments on a monthly basis for your annual plan
- Access to coverage regardless of age or health. Nobody is turned away!

To learn more about the great features and benefits of MEDOC Travel Insurance, please see the enclosed information. You can also contact Johnson Inc. at 1.866.60.MEDOC (1.866.606.3362) or visit [www.johnson.ca/cpco](http://www.johnson.ca/cpco) to complete an application online.

MEDOC® is a registered trademark of Johnson Inc. MEDOC® is underwritten by Royal & Sun Alliance Insurance Company of Canada and is administered by Johnson Inc. Johnson Inc. and Royal & Sun Alliance Insurance Company of Canada share common ownership.

[Back to Top](#)

---

## 2006

---

**We are pleased to announce the following enhancement to the Long Term Disability Plan effective May 1, 2006:**

### Maximum LTD Benefit Payable Increased

As salaries increase from year to year, it becomes important to ensure that the provisions of the LTD plan keep up with the changes. If this is not done, participating members making a claim may not receive the full benefit they've been counting on.

Effective May 1, 2006 the maximum LTD benefit payable under the LTD plan have increased from \$6,000 to \$8,000. While the \$6,000 maximum insured a salary of up to \$130,909 (based on a 55% LTD benefit level), an \$8,000 maximum raises the maximum insurable salary to \$174,545, proactively taking action before members' salaries reach beyond the maximum.

**We are pleased to announce the following enhancements to the Accidental Death & Dismemberment Plan effective August 1, 2006:**

### Enhanced Loss Schedule

Effective August 1, 2006 the Accidental Death & Dismemberment plan's Loss Schedule will include the following:

Type of Loss	% of Principal Sum
Brain Death	100%
Loss of Use of Both Arms or Both Hands	200%
Loss of Use of Both Legs or Both Feet	200%

## Other Benefit Enhancements

Effective August 1, 2006 the following coverages have been added/enhanced under the Accidental Death & Dismemberment plan:

Type of Benefit	Previous Amount (Maximum)	Enhanced Amount (Maximum)
Cosmetic Disfigurement (Burns)*	-	\$25,000
Home Alteration and Vehicle Modification	\$10,000	\$20,000
Identification Benefit	-	\$15,000
Spousal Occupational Training	\$10,000	\$15,000
Monthly In-Hospital Indemnity	-	\$ 2,500
Bereavement	-	\$ 1,000

\* Payable as a percentage of the principal amount, based on a schedule of loss.

[Back to Top](#)

## 2005

**We are pleased to announce the following enhancements to the Long Term Disability Benefits effective May 1, 2005:**

### Enhanced Definition of Disability

We are pleased to announce an enhancement in the definition of Disability to allow for partial disability benefits, which will enable an eligible LTD claimant to work on a less than full-time basis and still collect LTD benefits on a pro-rated basis, after satisfying the elimination period.

After the first 24 months of payment, the LTD claimant will continue to be considered disabled if he/she is unable to perform the duties of any gainful occupation for which the claimant is reasonably fitted by education, training or experience.

Please note that this enhancement will not change the process in which a claim is filed with the Insurer.

**Please call our First Alert line at 1.800.709.5853  
if you are absent from work for 15 working days or more.**

### Best Doctors® Now Extended to Immediate Family Members

We are pleased to announce that effective May 1, 2005 RBC Life Insurance Company (RBC Life) will extend the availability of Best Doctors coverage to the LTD participants' immediate family members (spouse and children). Please see 2004 Plan Enhancements for complete description of Best Doctors® services.

Effective May 1, 2005, Benign Brain Tumour has been added to the list of medical conditions described under the 2004 Plan Enhancement.

[Back to Top](#)

---

## 2004

---

### **We are pleased to announce the following enhancements to the Long Term Disability Benefits effective May 1, 2004:**

We are pleased to announce the inclusion of **Best Doctors®** as an enhancement to your Long Term Disability Plan effective May 1, 2004. Unlimited access to this service will be available for the following covered illnesses:

- AIDS
- Blindness
- Cancer
- Parkinson's disease
- Kidney failure/major organ transplant
- Motor neuron disease (ALS Lou Gehrig's)
- Deafness
- Loss of speech
- Cardiovascular
- Severe burns
- Alzheimer's Disease
- Multiple sclerosis
- Coma
- Paralysis
- Stroke
- Trauma

### **Background on Best Doctors:**

Best Doctors is a world leader in connecting people with the best medical care. Using its renowned database of over 50,000 doctors recognized as the best by top specialists, Best Doctors provides rapid access to the **best medical knowledge** to people around the world who are faced with a serious illness. Best Doctors services are available worldwide helping more than 10 million lives in 30 countries.

Best Doctors has developed a suite of services designed to meet several specific consumer needs: (1) defining the medical problem; (2) facilitating the selection of physicians and linking patients with hospitals; and, (3) managing all details of the case.

### **The suite of services include:**

#### **InterConsultation<sup>TM</sup> : Medical advice and treatment planning**

Through InterConsultation, worldwide experts, including physicians from the Harvard Medical School review client's medical files to define and determine the essence of the medical problem. In turn they identify and consult with the expert in the field of medicine needed to address the specific condition. In partnership with the medical expert, Best Doctors provides the treating physician with an in-depth medical report that clarifies the diagnosis and recommends treatment.

#### **FindBestDoc<sup>TM</sup> : Identification of the right Care Provider**

A customized search across a continuously updated global database of over 50,000 world-class specialists who are most qualified to meet a client's specific medical needs. Clients will have access to a Personal Care Manager, who will work with doctors affiliated with Harvard Medical School to help explain options and determine the best care provider for the specific condition. Every recommendation is based solely on quality and expertise.

## **FindBestCare<sup>TM</sup> : Care Management (Excludes Financial Assistance)**

**Assistance** with the hospital admittance process and medical appointments. Best Doctors will **coordinate** the necessary information among the medical specialists involved, while continually monitoring the treatment process to ensure the client's medical priorities are met. If the client requires travel assistance, the **VIP Concierge service** will assist with reservations and accommodations. This can help reduce the stress of receiving the care away from home. In addition to assisting with hospital admittance appointments, Best Doctors will provide access to hospital and doctor discounts through its network of leading academic medical centers.

[Back to Top](#)

---

## **2003**

---

**We are pleased to announce the following enhancements to the Long Term Disability Benefits effective May 1, 2003:**

The CPCO Long Term Disability Program has been enhanced to include a Critical Illness Benefit.

### **Coverage Features:**

**Face Amount: \$2,500**

The CPCO Critical Illness policy focuses on most common types of critical illnesses:

- **Cancer**
- **Heart Attack (Myocardial Infarction)**
- **Stroke**
- **Renal (Kidney) Failure**

Critical illness insurance provides a lump sum benefit after the policyholder is diagnosed with any one of the 4 covered critical illness conditions as defined in the master policy and providing you survive for a period of thirty (**30**) days following the date of the initial diagnosis (or such longer periods as described in the master policy).

In addition, benefits will not be payable if you:

1. suffer a heart attack, or
2. have any symptoms or medical problems which initiate a investigation leading to the diagnosis of cancer,

within ninety (90) days following the effective date of coverage.

[Back to Top](#)

---

## 2002

---

**We are pleased to announce the following enhancements to the Long Term Disability Benefits effective May 1, 2002:**

### **LifeBalance Program:**

#### **Comprehensive Services to Make your Life Easier:**

- Everyday Issues
- Emotional Well-Being
- Financial
- Legal
- Addiction and Recovery
- Parenting and Childcare
- Education
- Older Adults
- Work

#### **Ease of Communication:**

**[www.lifeworks.com](http://www.lifeworks.com)**

- Telephone Consultations (1-877-630-6701)
- Face-to-Face Counselling
- Tips-on-Tape
- Personalized Searches and Referrals
- Educational Materials

Designed to help Members and their families manage workplace stress, personal and family issues. 24 hr access for professional advice, up to 3 personal sessions. Please refer to the LifeBalance brochure for details. If you wish to receive a LifeBalance brochure please call Johnson Inc. at 1.800.461.4155 (toll free) or 905.764.4959 (local).

### **Spousal Disability Benefit:**

60 day elimination period, \$1,000 month to a lifetime maximum of 24 months, 6 month pre-existing/no offsets, and disability based on 2 or more Activities of Daily Living (bathing, eating, dressing, toileting, continence and transferring).

### **Workplace Modification:**

Employer reimbursement of the greater of up to \$1,000, or the equivalent of 2 months of monthly benefit.

### **Survivor Benefit:**

3 month gross disability payment (Dependent definition includes common-law/domestic partner).

### **Accelerated Survivor Benefit:**

Survivor Benefit will be paid early if claimant terminally ill.

### **Rehabilitation and Return to Work Assistance Benefit\*:**

Voluntary program in assisting claimant to return to work, extra 10% of gross disability payment to a monthly benefit of \$1,000 month.

If unable to find employment following the end of disability benefits provided in conjunction with Member participation in the Rehabilitation/Return to Work Assistance Program\*, the Member will be entitled to receive up to 3 months of additional benefit payment.

#### **Dependent Care Expense Benefit\*:**

To support broader needs of claimant while participating in Rehabilitation/Return To Work Program\*, extra \$350 per month, per dependent to a maximum of \$1,000 per month for all eligible dependent care expenses combined.

**The Rehabilitation and Return To Work Assistance Benefit and Dependent Care Expense Benefit are subject to a combined 110% benefit maximum.**

[Back to Top](#)