

CPCO Long Term Disability Plan Q&A's - LTD Claims

Who is responsible for the CPCO Long Term Disability (LTD) Plan?

- ▶ The Plan Provider: The LTD Plan is made available through the Catholic Principals' Council Ontario to participating principal/vice-principals Districts.
- ▶ The Plan Administrator and Claims Facilitator: Johnson Inc. (Johnson)
- ▶ The Insurer: Manulife Financial.

In case of a potential LTD claim, whom do I contact and when?

If you are away from work due to illness or injury for 15 working days or more, you should call Johnson Inc.'s LTD Claims Facilitator, even if you are not sure that you need to file a claim. **Please note that it can take up to 8 weeks to collect all the required information for a decision on the claim.**

As a facilitator and your advocate, Johnson's roles is to help you understand all your options and to answer any questions that you might have before, during, or after filing an LTD claim.

If you choose to file a claim, Johnson will discuss the LTD claims process, what will be required of you, and what you can expect. Johnson will also be your primary contact with the insurer for all communication.

Who supports the Associate during the claim process?

The LTD Claims Facilitator team at Johnson will provide front line support and assist the Associate from the claim occurrence through return to work. The LTD team ensures that all the required forms have been returned, completed and forwards the completed paperwork to the insurer.

The LTD team follows up with the insurer regarding the status of the claim, and liaises between the insurer and the Associate, as required.

What roles does CPCO play in the LTD claims process?

CPCO's role with respect to the LTD plan is that of an advisor and advocate. Though not a required step in the claims process, you are encouraged to contact CPCO. Please note that the Associate's privacy is respected. Johnson will not discuss your claim with CPCO unless you give your express consent.

In situations where CPCO is involved, the return to work or rehabilitation process is generally more successful, as CPCO will also advocate on your behalf with your school board.

What is the definition of Disability under the LTD Plan?

You will be considered disabled if, during the first 24 months of disability following the elimination period, you are unable to perform the material and substantial duties of your regular occupation, and have a 20% or more loss in indexed monthly earnings (Own Occupation).

After that, you will be considered disabled if you are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience (Any Occupation).

Gainful Occupation means an occupation that is, or can be expected to provide you with an income within 12 months of your return to work, that exceeds 80% of your indexed monthly earnings, if working; or 60% of your indexed monthly earnings if not working.

What level of medical verification / evidence is required to substantiate an LTD claim?

At the time of claim and at certain points over the duration of the claim the insurer will require medical verification / evidence to substantiate the claim. Every effort will be made to assess the status of your disability through medical information such as physician statements, copies of all medical records, clinical notes, tests and investigation reports confirming the diagnosis and the extent of the impairments.

In some situations, the insurer may request additional medical information, directly from the physician. In some cases, you may be asked to undergo an Independent Medical Examination (IME), either prior to a decision being made or while a claim is ongoing.

Who manages the paperwork?

The Johnson LTD Claims Facilitator team manages the paperwork during the claims process from submission of the claim forms to the return to work. The LTD Claims Facilitator team liaises between the employer, you, and insurer to make sure that there is no delay in the adjudication of the claim.

When do benefits begin?

Benefits begin upon approval and after you complete the Elimination Period (waiting period). The Elimination Period is a period of 150 continuous calendar days starting from your first day of absence. During this period you will continue to receive a salary/benefit through your Board's Sick Days/Short Term Leave Disability Plan (SD/STLDP).

You may choose to use some or all of your available days under the SD/STLDP, if this period extends beyond the end of the LTD's elimination period, unless the Terms and Conditions of your employment dictate otherwise.

Once the claim is approved, can the monthly LTD benefit be reduced?

There are limits within the policy that may reduce the benefit to less than the initially calculated amount. The formula used to calculate the benefit payable is as follows:

The lesser of:

- ▶ 55% of gross pre-disability monthly earnings (rounded to the next higher dollar) less 100% of direct deductible sources of income, or
- ▶ 85% of net pre-disability earnings less 100% of direct and indirect deductible sources of income, or
- ▶ \$12,000.00 (\$9,000 Non-Evidence Maximum).

Direct deductible sources of income: examples of these are: income that you receive or are entitled to receive from Workers' Compensation, the Canada Pension Plan disability, CPP Retirement including the amount that the spouse and children receive or are entitled to receive, salary continuation income, pension income, and other government benefits.

Indirect sources of income: examples of these are: income that you receive or are entitled to receive from other group insurance disability benefits, and other disability payments under your employer's retirement plan.

Any applicable Cost of Living Allowance increase (Options 2 and 4) is not factored in when applying limits.

How does the Rehabilitation and Return to Work Assistance program affect the LTD benefit?

If you are participating in Manulife's Rehabilitation and Return to Work Assistance program, you will receive an extra 10% of your gross disability payment, limited to a total benefit of 110% of your gross pre-disability earnings.

How long can I be on LTD?

You will continue on LTD so long as you continue to meet the definition of disability and have not reached the termination date according to your chosen option (i.e. age 65, 70% unreduced pension, 85 Factor).

Under the Plan design the termination date will be the earlier of the date you turn 65 or:

- ▶ Under Options 1 or 2: the date you are entitled to receive a 70% unreduced pension (35 years of service).
- ▶ Under Options 3 or 4: the date you reach the "85 Factor" (age plus years of service), regardless of the level of your pension.

Please note that, as part of the claims application process, you will be asked for confirmation from the Ontario Teachers' Pension Plan (OTPP) of your eligible date of retirement. Neither CPCO nor Johnson has access to any information on your pension directly from the OTPP. Please contact OTPP directly for any questions you have relating to your pension plan and eligible retirement date(s).

Important Contact Information

Catholic Principals' Council Ontario		
2300 Yonge Street, Suite 3030 Toronto, Ontario M4P 1E4 Website: www.cpcoc.on.ca	Phone: 416-483-1556 Toll Free: 1-888-621-9190 Fax: 416-483-2554 E-mail: info@cpcoc.on.ca	Protective Services: Ron McNamara ext. 27 Jeff Beachler ext. 40 Marguerite Thompson ext. 41 General Information: Gaby Aloï ext. 26
Johnson Inc.		
1595 16 th Avenue, Suite 100 Richmond Hill, Ontario L4B 3S5 Website: www.johnson.ca/cpcoc	General Information: Local: 905-764-4959 Toll Free: 1-800-461-4155 E-mail: cpcoc@johnson.ca	LTD Claims: Toll Free: 1-877-709-5853 Toll Free: 1-877-709-5855 E-mail: cpcoclaims@johnson.ca