



Calculating Your Monthly LTD Coverage

Coverage Factors	Example	Your Calculation
Last Year's T4 Annual Income	\$30,000	
Average Monthly Income (\$30,000 ÷ 12)	\$ 2,500	
Maximum Tax-free Coverage (\$2,500 x 60%)	\$ 1,500	
Less: Base Plan Coverage	- \$ 250	- \$ 250
Amount of Voluntary LTD	\$ 1,250	
Number of Units Needed (\$1,250 ÷ 250 (unit value))	5	

Calculating Your Monthly LTD Premium

Premium Factors	Example	Your Calculation
Your Age	42	
Your Unit Rate*	\$11.41	
Number of Units	5 units - \$1,250	
Your Monthly Premium (\$11.41 x 5)	\$57.05	

*Per \$250 of monthly benefit.

- Sales Tax will be added to the LTD premiums (Ontario Retail Sales Tax (8%), Quebec Sales Tax (9%)).
- Your premiums will be re-calculated on each policy anniversary date (February 1), based on your age at that time.

Note:

- Please refer to the *General Plan Details* brochure for additional information, "Eligibility" and "How to Apply".
- Benefits will be integrated with other sources of income you receive while disabled.
- For contact information, please refer to the back page of this brochure.
- The definitions and provisions that apply to the Voluntary LTD also apply to the Base Plan LTD coverage.

For more information call the ONA Plan Administrator, Johnson Inc. at:

Local callers: 905-764-4959
Toll-free: 1-800-461-4155

Website: www.johnson.ca
E-mail: richmond@johnson.ca

1595 - 16th Avenue
Suite 700
Richmond Hill, Ontario
L4B 3S5

Fax number: 905-764-4163

Important Notice: This brochure does not constitute a contract. ONA holds the Group Master Policy for this Insurance Program. Details of the coverage are found in the Master Policy. Should there be a discrepancy between this brochure and the Master Policy, the provisions of the Master Policy will govern. The ONA Base Plan and Voluntary Life, Accidental Death and Dismemberment, Long Term Disability, Health and Dental Insurance Plans are underwritten by The Manufacturers Life Insurance Company (Manulife Financial). The Critical Illness Plan is underwritten by Western Life Assurance Company. The Home and Auto Insurance is underwritten by Unifund. The MEDOC® Travel Insurance Plan is underwritten by Royal & Sun Alliance Insurance Company of Canada.



3-2008

The Ontario Nurses' Association Benefit Program

VOLUNTARY LONG TERM DISABILITY PLAN

Available to ONA Members Without Employer-Sponsored Coverage

ONA Benefit Program

Voluntary Long Term Disability Plan


Long Term Disability (LTD) coverage provides the necessary financial protection for your most valuable asset – your ability to earn an income. As health care professionals, you are aware of the risk of becoming disabled at any age. As the incidence of disability increases with age, it is important to apply for coverage while you are healthy and actively at work. The plan provides you with the flexibility to choose the level of coverage you need, and the benefits are tax-free.

How Much Coverage Do You Need?

It is recommended that you have enough LTD coverage to replace your take-home income in order to cover your monthly expenses. You would receive a monthly tax-free benefit in the event that you are unable to work due to illness or injury, and are approved for disability. *The amount of Voluntary LTD coverage you apply for is in addition to the Base Plan LTD coverage, as described in the General Plan Details.*

What Level of Coverage is Available?

- Coverage is available in units of \$250 to a maximum of \$3,250 per month (\$3,500 including your Base Plan coverage of \$250);
- You can apply for an amount of coverage up to 60% of last year's average gross monthly income.

Open Enrollment Opportunity  You may qualify for LTD coverage without providing medical evidence*. Refer to the 30-Day Open Enrollment details provided in this brochure or the *General Plan Details*.

* **Late Applicant:** If you do not qualify for the Open Enrollment, you are required to complete the Medical Evidence Questionnaire in the application. Coverage will be subject to underwriting review and may be approved with exclusions or declined.

Plan Features and Provisions

Benefits are Non-Taxable – The monthly benefit you will receive, while disabled, is non-taxable income.

Waiting (Elimination) Period – Benefits begin once you have been totally disabled for 17 weeks or at the end of any sick leave period, whichever is later.

Benefit Duration Period – Benefits continue for as long as you are totally disabled from a covered illness or injury, until you recover, retire, or reach age 65, whichever is earlier.

Waiver of Premium – Your premiums will be waived while you are receiving LTD benefits.

Rehabilitation – Should you require the services of a rehabilitation program approved by Manulife Financial, your LTD benefits will be integrated with your rehabilitation income for up to 12 months or to the end of the first 24 months of disability, whichever comes first.

Partial Disability – If you are able to return to work in a reduced capacity (within the first 24 months of disability) while suffering a continuous loss of income greater than 25%, your disability benefits will continue but will be paid in proportion to your loss of income.

Pre-Existing Conditions – If you have received medical treatment or advice for any condition during the 12 consecutive months immediately prior to being insured, you are not covered for that condition until you have been insured and treatment-free from that condition for 12 consecutive months, or until your coverage has been in effect for 24 months, whichever comes first.

Termination – Your coverage continues to age 65 provided you remain actively at work and continue to pay the premium.

Definition of Total Disability:

- **24-month Own Occupation:** You are considered totally disabled if you are unable to perform a substantial portion of the duties of your own regular occupation. Benefits will continue for the first 24 months of total disability following the completion of the Waiting Period.
- **Any Occupation:** Following the 24-month Own Occupation period, benefits continue if you are totally disabled from performing any occupation for which you are qualified by education, training, or experience.

LTD Plan – 30-Day Open Enrollment

As a new Member or if you are losing coverage, you can enroll in the LTD Plan without providing medical evidence (subject to being actively at work), within 30 days of:

- the first day you become an ONA Member; or
- the day you lost coverage due to a change from full-time to part-time status.

How is Premium Calculated?

Premium is based on the Member's age (on the effective date of coverage) and the number of units selected.

Long Term Disability Premiums

Member's Age	Monthly Rate per Unit of \$250 Monthly Benefit
Under 30	\$ 4.15
30 to 34	\$ 5.78
35 to 39	\$ 8.27
40 to 44	\$11.41
45 to 49	\$15.17
50 to 54	\$18.43
55 to 59	\$18.20
60 to 64	\$10.43

The above rates are effective February 1, 2008. Rates are not guaranteed and are subject to change.