

**Supplemental Coverage for Peel 2005 Disability Plan**  
**Questions & Answers**

**Who is eligible for supplemental coverage?**

District 19 members who are actively employed and hold Peel 2005 Plan policy, who are not at their maximum coverage levels are welcome to apply for additional coverage.

**What does “actively employed” mean?**

Actively Employed means you are at work, performing your regular duties. The policy definition is, being physically and mentally capable of performing the customary duties of the individual’s regular job for the scheduled number of hours for that day and must be actually working for a minimum of 20 hours or more per week at the Employer’s place of business where the Employer requires the individual to work and performing the individual’s duties.

**How much coverage should I have?**

The Peel 2005 Plan provides income protection, so we recommend that your coverage align with your gross salary. Please refer to the table below for help determining what level you should be at. Each segment represents \$500 of monthly benefits (i.e. 4 segments x \$500 = \$2000). Suggested Levels of Coverage:

<b>Annual Gross Salary</b>	<b>Maximum # of Segments/Level</b>	<b>Monthly Cost (24-month Survivor Benefit)</b>
\$48,001 - \$61,000	5/2500	\$61.50
\$61,001 - \$75,000	6/3000	\$73.80
\$75,001 - \$90,000	7/3500	\$86.10
\$90,001 - \$105,000	8/4000	\$98.40
\$105,001 and over	9/4500	\$110.70

**Is there a deadline to apply by for Supplemental Coverage?**

No. Unlike the Auto Upgrade campaign where there is a specific window to submit for an increase in coverage, applying for Supplemental Coverage has NO deadline. But remember --- you have to be actively working to apply, so applications received over the summer break will not be processed until the school year begins in September. For those on leave interested in applying for supplemental coverage, please submit your application upon your return to work.

**Is medical underwriting required?**

Yes. If your coverage has not kept pace with your salary this is the best opportunity to get it caught up. Because you are increasing your coverage outside the Auto Upgrade campaign and usually by more than one level, underwriting is required.

**How do I apply for Supplemental Coverage?**

The Supplemental Coverage application is available for download on the Teachers Life website at [www.teacherslife.com](http://www.teacherslife.com) or [click here](#) for copy. Once you have completed the application, please submit it to Teachers Life by:

Fax: 416 620-6993

Email: [insuring@teacherslife.com](mailto:insuring@teacherslife.com)

Mail: Teachers Life, 916 The East Mall, Suite C, Toronto, Ontario, M9B 6K1

**Is it possible to increase my coverage without medical underwriting?**

Yes. Once each year during the Automatic Upgrade campaign (typically run each winter), you are eligible to increase your Peel 2005 Plan coverage by one level (i.e. from Level 3000 to Level 3500 -- subject to the annual earnings requirements) without underwriting.

**Why not wait until the next Automatic Upgrade Campaign to increase my coverage Level?**

If you only want to increase your Peel 2005 Plan coverage by one Level and are able to waiting for the Automatic Upgrade campaign it may be appropriate to wait. Supplemental coverage is available for members who want to align their income protection with their current salary and to do so need to increase coverage by more than one level.

**When does the Supplemental Coverage take effect?**

The supplemental coverage takes effect upon approval of your application by our underwriters. The new additional coverage Level(s) applies and you are eligible to claim after you have completed 20 continuous working days, or 200 cumulative working days, if in the event of a pre-existing condition.

**What is a pre-existing condition?**

A pre-existing condition is a sickness or accident that first appeared or manifested itself before the increased coverage Level(s) became effective, for which medical advice or treatment was recommended by a medical doctor or for which a prudent person would have sought medical diagnosis, care or treatment.

**How long can a member expect to receive benefit payments?**

Short-term or long-term disability payments may be payable:

- for as long as you remain disabled, as defined in the policy;
- until you are no longer deemed to be medically disabled;
- until you return to teaching or another occupation;
- until you have attained the 85 factor (a maximum of 24 months of benefits can be paid after attainment of the 85 factor, reduced by the number of months for which any disability benefits have been previously paid); or
- until the last day of the month following your 70th birthday, whichever comes first; (if claiming and over age 63 benefits are limited to a maximum of 24 months).

**I have a few more questions, who's the best person to talk to?**

The best people to talk to are at Teachers Life. We know your plan and the product options and can answer and explain any questions you have regarding your choices or the process. To connect with Teachers Life call us 8:30 a.m. to 4:30 p.m., Monday to Friday at 416 620-1140, toll-free at 1 800 668-4229 and ask to speak with a District Representative or email us anytime at [insuring@teacherslife.com](mailto:insuring@teacherslife.com).