

Group long term disability income protection insurance

When comparing plans, look at the total value for your company and its employees.

Today's workforce is diverse, dynamic, and constantly on the move. That's why we're always developing new ways to insure people with new features, more benefits, and especially, added value that's meaningful in today's rapidly evolving world of work.

When you select a partner to provide a group long term disability income protection plan, take a look at the whole offering. Beyond benefits, you'll need flexible and convenient features that can keep pace with your company's changing needs, providing the best value, now and for the future.

STANDARD FEATURES

Rehabilitation and return to work assistance benefit

- Extra 10% of gross disability payment to a maximum benefit of \$1,000 per month
- Up to 3 additional months of payments following date disability ends if participating in an RBC Insurance® approved rehabilitation and return to work (R&RTW) assistance program and unable to find employment

Survivor benefit (with accelerated feature)

- Supports the needs of the employee's family upon the death of the employee

- Benefit equal to 3 months of the gross disability payment will be paid to the employee's survivor if the claimant dies and in the 180 days before his or her death was receiving, or entitled to receive, LTD benefits
- An employee with a terminal illness can access this benefit on an accelerated basis

Dependent care expense benefit

- Benefit that supports broader needs of the claimant while participating in an RBC Insurance approved R&RTW assistance program
- Benefit pays an extra \$350 per month per dependant* up to \$1,000 per month for all eligible dependant care expenses combined

Total benefit cap

- Cap increase recognizes additional needs of claimant when in an RBC Insurance approved R&RTW assistance program
- Total combined monthly benefits can replace up to 110% of pre-disability earnings when claimant is participating in an R&RTW assistance program
- If claimant is not participating in an R&RTW assistance program, the total benefit cap is 100%

Work incentive benefit

- An effective incentive program for employees who are able to return to work on a part-time basis
- Enables employees to replace up to 100% of pre-disability earnings during the first 12 months after returning to work if they are still disabled and suffering a loss of earnings between 20% and 80%

Worksite modification benefit

- Modification to help employees remain at or return to work
- Reimbursement to employer up to the greater of 2 x employee's gross monthly benefit or \$1,000

INCLUDED SERVICES

Work-life employee assistance program

- An employee assistance and work-life program that offers confidential telephone referral and support with workplace and everyday issues for employees and their families

Best Doctors®*

- Provides insured employees and their eligible** dependants with a unique combination of information and access to the best medical knowledge when it matters most

* Dependant may be a child age 15 or older or a family member who needs personal care assistance

** Dependent spouse and dependent children under the age of 26

Early intervention services

- A service designed to identify potential long term disability claims and determine if early intervention measures during the LTD elimination period are appropriate. When used effectively, this service can reduce the incidence and duration of long term disability in the workplace.

OPTIONAL PLAN BENEFITS***

Education benefit

- Extra monthly benefit of \$200 or \$400 paid to employee for each eligible dependent child, under age 25, attending an accredited post-secondary school beyond grade 12

Disability Plus® benefit

- Offers additional benefit (above and beyond LTD monthly benefit) to employee for more severe disabilities
- Severe disability defined as the loss of 2 or more activities of daily living (ADLs) or cognitive impairment
- Monthly benefit options: 25% or 30% of pre-tax monthly earnings
- Maximum monthly benefit: \$5,000

Spouse disability benefit

- Offers additional benefit to employee if his or her spouse becomes disabled
- Disability defined as the loss of 2 or more ADLs or cognitive impairment
- Employer monthly benefit options: \$1,000, \$1,500, \$2,000, \$2,500 or \$3,000
- Duration options: 2 or 3 years
- Spouse does not have to be employed

Recovery income protection benefit

- Provides continued protection when an employee is no longer disabled but his or her income loss is still more than 20% after returning to work full time with the same employer
- Benefit paid for up to 4 months

Cost of living adjustment

- Flat annual increase of 1%, 2% or 3% or lesser of 3% and 1/2 CPI
- Cost of living adjustments compounded annually
- Deferral options of 1, 2, 3, 4 or 5 years available

Extended recurrent disability benefit

- Provision option encourages employee to return to work with another employer
- Provides recurrent disability coverage for 12 months when the employee returns to work for another employer
- If recurrent disability occurs within 6 months from the end of the prior claim, a new elimination period does not need to be satisfied
- If recurrent disability occurs more than 6 months and less than 12 months after the end of the prior claim, a new elimination period must be satisfied

24-month survivor benefit

- Benefit equal to 66.6667% of the insured's last monthly disability payment for 24 months will be paid to the insured's survivor if the claimant dies and the claimant's disability had continued for 12 or more consecutive months and the claimant was receiving, or entitled to receive, LTD benefits

Conversion privilege****

- Allows an employee to convert his or her group LTD coverage upon termination of employment under certain circumstances

Critical illness benefit

- Following a 30-day survival period, the benefit pays a one-time lump sum benefit upon diagnosis of a covered critical illness: cancer, a stroke or a heart attack
- 2 benefit options available:
 - 5 x monthly LTD benefit (maximum of \$25,000)
 - 10 x monthly LTD benefit (maximum of \$50,000)

Retirement income protection

- Provides payment to an employee's company-sponsored pension or RSP plan
- 1% to 15% of earnings definition
- Maximum benefit is \$2,500 but cannot exceed the maximum allowable by law

Revenue protection

- Benefits are paid to the policyholder
- Key person protection covering a percentage of the employee's earnings to a maximum of 60%
- Maximum benefit is \$15,000

*** Optional features are available to groups with 10 or more employees.

**** Conversion privilege is a standard feature on groups with 2 to 9 employees.

For more information, speak with your Benefits Advisor or call 1-866-235-4332.



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