

Group Long Term Disability Income Protection Insurance

Helping to protect employers and employees from the impact of disability



RBC
Insurance

Rehabilitation and Return to Work Features and Benefits

RBC Insurance® understands the many challenges that disabilities can present. These include making adjustments in the work environment, facilitating additional training, and adapting the work area to fit reduced/changed employee capacities. That's why our Group Long Term Disability Income Protection insurance has a number of offerings, to support you and your employees every step of the way.

Definitions of disability

Residual

At RBC Insurance, we offer an enhanced definition of disability called "Residual", which is unique in today's marketplace. It requires only that an employee **be limited from** performing the material and substantial duties of their regular occupation during the Elimination Period.

An employee can work part-time during the Elimination Period, and as long as their earnings loss is between 20% and 80%, their part-time days will count toward satisfying the Elimination Period. This unique definition encourages and supports the employee's efforts to return to work, since it removes barriers from Day-One of their disability.

Partial

As a cost-savings alternative, there is a more restrictive definition of disability called "Partial." Similar to other group LTD contracts, it requires that an employee satisfy the Elimination Period with days of **total disability only**, meaning that they are unable to perform any of the material and substantial duties of their regular occupation. If an employee works part-time during the Elimination Period, the part-time days will not count toward satisfying the Elimination Period.

After an employee has satisfied the Elimination Period (under either definition), our contract provides partial disability benefits when the employee returns to work part-time, and still has an earnings loss of between 20% and 80%. This means that an employee is never required to be totally disabled in order to qualify for benefits, once the Elimination Period has been satisfied.

Work Incentive Benefit

We offer an effective incentive program for employees who are able to return to work on a part-time basis. This program 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

We want to help you make the worksite accommodations we believe are necessary to enable your employee to remain at/or return to work. This benefit provides employer reimbursement for modifications made, up to the greater of two times employee's gross monthly benefit or \$1,000.

Rehabilitation and Return to Work Assistance (R&RTW) Benefit

Our vocational rehabilitation experts provide qualified employees with formalized assessment and planning as well as financial support to help them return to work. For employees participating in an RBC Insurance approved R&RTW Assistance program, we provide an extra benefit equal to 10% of the gross disability payment, to a maximum benefit of \$1,000 per month. Furthermore, up to three additional months of payments are available, after the date the disability ends, if an employee was participating in a R&RTW Assistance program and is unable to find employment.

Total Benefit Cap

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



Family-Focused Benefits

In instances where a disability is particularly severe or long-lasting, there are additional options and services that can help you further protect and assist your employees.

Dependent Care Expense Benefit

This benefit supports the broader needs of a claimant while participating in an RBC Insurance approved R&RTW Assistance program. This benefit pays an extra \$350 per month per dependent up to \$1,000 per month for all eligible dependent care expenses combined.

Education Benefit

An extra monthly benefit of \$200 or \$400 is paid to an employee for each dependent, under age 25, attending an accredited post-secondary school beyond Grade 12.

Survivor Benefit (with Accelerated Feature)

This benefit supports the needs of the employee's family upon the death of the employee. A benefit equal to three months of the gross disability payment will be paid to the employee's survivor, if the employee was disabled 180 days and receiving, or entitled to receive, LTD benefits and dies. An employee with a terminal illness can access this benefit on an accelerated basis.

Spouse Disability Benefit

This feature offers an additional benefit to an employee if their spouse becomes disabled. Disability is defined as the loss of two or more activities of daily living or cognitive impairment. The employee's spouse does not have to be employed for a benefit to be paid.

Cost of Living Adjustment (COLA)

To guard against inflation, the employer can choose a cost of living adjustment option effective after the employee has received long term disability benefits for a certain period of time.

- Flat 1, 2, or 3%; or
- lesser of 3% or 1/2 CPI
- Deferral options of one, two, three, four or five years available

Please refer to our Group LTD specimen contract for more information.

Value-added services

We understand that employers need up-to-date tools and resources to help minimize the impact of absences and to maximize productivity. We also know that employees need help balancing a variety of personal needs, family issues, and work challenges. That's why we offer the following standard services:

Work-Life Employee Assistance Program

This program can help reduce employee absenteeism and enhance productivity. It offers 24-hour access to professional advice on workplace and everyday issues for employees and their families. Whether the issue is personal relationships, choosing a doctor, finding child care, arranging transportation or live-in care, there are resources to help reduce everyday stress.

Best Doctors®¹

This service uses its global database of renowned specialists to help employees and their eligible* dependents find the best medical care when it matters most. Best Doctors works with the employee or dependent and their treating physician to access and consult with top medical experts for a second opinion. The Best Doctors medical review can reaffirm or re-define a diagnosis and treatment protocol. In addition, it can locate the most qualified specialists, based on the employee or dependent's specific medical and personal needs.

Early Intervention Services

As the Canadian population ages, we can expect to see an increase in the number of disability claims. We can also expect disabilities to become more complex and have longer durations. That's why we offer Early Intervention Services. It's a support service for companies that choose to self insure their short term disability plans.

Early Intervention Services works by identifying potential long term disability claims, and determining if early intervention measures are appropriate during the LTD elimination period. When used effectively, this method can reduce the incidence and duration of long term disability in the workplace.

* dependent spouse and dependent children under the age of 26

Today's economic, demographic and societal trends affect business in many ways.

Today's workforce is evolving. It's becoming more diverse, more mature, and more mobile. At the same time, employees are experiencing increased stress at work and at home. This means that employee benefits packages are changing too, reflecting the trends through higher costs for health care and disability management.

RBC Insurance is tracking the trends and examining the impact on your bottom line. We know that disability has an effect on both employers and employees. That's why we look for ways to help your company lower its costs while rising to the challenge of disability management. It's our aim to provide meaningful benefits to your company and its workforce.

The following Optional Benefits are designed to provide: financial support during a disability, conversion of benefits upon change of employers, and return to work opportunities.



Conversion Privilege

This benefit allows employees to apply to convert their group long term disability coverage upon termination of employment.

Critical Illness Benefit

Following a 30-day survival period, the benefit pays a one-time lump sum benefit upon being diagnosed with a covered critical illness: cancer, a stroke or a heart attack.

Disability Plus® Benefit

This benefit helps reduce the financial impact of a severe disability by offering an additional benefit (above and beyond LTD monthly benefit), when your employee experiences a loss of two or more activities of daily living or cognitive impairment.

Extended Recurrent Disability Benefit

Some people are hesitant to attempt a full-time job with another employer, fearing a recurrence of their disability and believing they will not be eligible for benefits under a new plan because of a pre-existing condition. We provide recurrent disability coverage for up to 12 months on the same claim when an employee returns to work full-time for another employer.

If a recurrent disability occurs within six months from the end of the prior claim, a new elimination period does not need to be satisfied. If the recurrent disability occurs more than six months and less than 12 months after the end of the prior claim, however, a new elimination period will have to be satisfied.

Recovery Income Protection Benefit

Employees receive continued support when they are no longer disabled but their income loss is still more than 20% after returning to work full-time with the same employer. The duration of this benefit is up to four months.

Retirement Income Protection

This benefit provides payment to an employee's company-sponsored pension or RSP plan.

Revenue Protection

This benefit is paid to the policyholder providing key person protection and covering a percentage of the employee's earnings.

Evaluating plan designs

Today, many employers are re-examining their benefit packages with an eye toward maximizing *total value* for their employees and themselves. They're comparing disability income protection insurance plans and looking beyond the benefit cheque. They're asking these questions:

- How well does the plan meet the diverse needs of all employees?
- Is it flexible enough to change as their lives change?
- Does it recognize the full impact of disability on the family?
- Can it help reduce risk and control costs?
- As the company grows and changes, will the plan meet its needs?
- Will the plan features facilitate and support efforts to keep employees productive, and in the case of a disability, support a return to work effort?



RBC Insurance Group Long Term Disability Income Protection insurance meets these needs and more by adding value to your benefit plan, while helping you remain productive and competitive. Contact your RBC Insurance Representative to learn about the innovative solutions available with our individual income, critical illness, and business protection products.



Complex claims are assigned to one of three impairment units, with one Customer Care Specialist working with the claimant throughout the duration of the claim:

- Psychiatric
- General Medical
- Orthopaedic

Specialists in these units — who are unique in the income protection insurance industry — have superior knowledge of the most effective treatment and rehabilitation activities, and a better understanding of return to work potential.

Our Impairment-Based Philosophy

The importance of disability income protection

RBC Insurance supports its Group Long Term Disability Income Protection plans with a Customer Care Centre. The Centre has extensive capabilities and provides clinical and vocational rehabilitation resources, featuring impairment-based claims processing. This impairment-based approach enables us to:

- Better understand claimants' specific disabilities, so we can give them the right kind of support.
- Leverage the expertise of our teams, which are led by specialty physicians, nurse case managers, and rehabilitation specialists, who use proven, early intervention techniques.
- Focus on helping your employees recover and return to work and an independent lifestyle.

Each day, thousands of employees become unable to work because of an illness or injury. Our Group Long Term Disability Income Protection insurance replaces a portion of the employee's salary and does a great deal more. Our plan works to meet the needs of employees and employers, while giving you industry-leading disability information, return to work support, and benefit management services.

Innovative provisions aid recovery and return to work

Everyone's goal is to help affected employees regain their abilities and return to work. That's why our Group Long Term Disability Income Protection insurance has these innovative provisions:

- Rehabilitation and Return to Work features and benefits designed to help an employee recover and return to work after a disability.
- Family-focused benefits that extend protection beyond the employee, recognizing the impact of disability on the whole family.
- Value-added services that recognize the need for flexible solutions.

At RBC Insurance, we offer benefits to help you stay ahead

Our Group Long Term Disability Income Protection insurance is a powerful offering that can help you control disability costs. It is designed to:

- Maximize productivity and performance
- Attract and retain skilled employees
- Minimize lost time
- Streamline benefits administration



When choosing your
employee benefit partner,
it makes sense to select a
name you know and trust.

About RBC Insurance

RBC Insurance, through its operating entities, including RBC Life Insurance Company, provides a wide range of creditor, life, health, travel, home, auto and reinsurance products to more than five million North American customers. As one of the top 10 life insurance producers in Canada, RBC Life Insurance Company offers individual and group life and health insurance solutions, including term life insurance, universal life policies, group benefits, critical illness insurance and long term care insurance. These products are distributed through more than 17,000 independent brokers affiliated with producer groups, financial planning firms and stock brokerage firms, as well as through direct sales and a network of career sales representatives.

For more information, please visit
www.rbcinsurance.com/canada



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