

**Disability Insurance for Members of CUPE**

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| **Highlights of the Program** | * Voluntary
* Provides Members with both Injury and Illness coverage
* Members can select Injury only or Injury and Illness
* A solution can be customized for every Member to provide them with the coverage they want and can afford
* There are three factors we can adjust as we customize each Member’s coverage:
* Waiting Period (options are: 0 days, 30 days, 90 days, 120 days)
* Monthly Benefit (increments of $100 from $500 to $5,000)
* Benefit Period per disability (2 years, 5 years, or to age 70)
* Members can use sick days as a source of income during waiting period
* Once you have a policy in place, your premiums are level (do not increase due to age)
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| **Injury** | * The application for Injury asks three basic questions:
* Are you a Canadian Citizen or have you been granted Permanent Resident status?
* Do you work at least 20 hours a week for 35 weeks?
* There is flexibility here
* This can be averaged
* Do not need to “own” the hours, just need to work them
* Do you have any ongoing restrictions or limitations to your bodily movements or daily activities as a result of an injury or other condition?
* An Injury Policy is guaranteed renewable to age 75
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| **Illness** | * The application for Illness is more involved, asks a handful of health questions, and approval is not guaranteed (there will be declines)
* An Illness Policy is guaranteed renewable to age 70
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| **Definitions of Disability** | **Definition of Disability (first 36 months)*** Due directly to injury or illness
* Unable to perform the important duties of your job
* Not engaged in gainful employment
* Receiving Physician’s care
 | **Definition of Disability (after 36 months)*** Due directly to injury or illness
* Unable to engage in any Reasonable occupation for which you are, or may reasonable become, fitted by education, training, or experience
* Receiving Physician’s care
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| **Exclusions****(These are items that are not covered, but do not result in the application being declined.)** | **High risk activities*** Flying in a non-commercial, passenger aircraft
* Participating in professional athletics or international competition
* Scuba diving, underwater welding
* Mountaineering, parachuting, hang gliding
* Self-inflicted harm
 | **Illegal activities*** Driving while under the influence
* Committing a crime
* Use of drugs or poison
* Illegal occupation
* Substance abuse
 | **Health/Physical issues*** Normal pregnancy
* Service in the armed forces
* Chronic Fatique Syndrome
* Fibromyalgia
* Depression
* Anxiety
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| **How to apply** | Contact Dave Higdon at Higgins Financial (651-6258) or financialcoach@higginsfinancial.cahttp://higginsinsurance.ca/disability-insurance-new-brunswick-council-of-nursing-home-union |