

**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) | | | |
| **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 | | | |
| **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 | | | |
| **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 | |
| **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 |
| **How to apply** | Contact Dave Higdon at Higgins Financial (651-6258) or [financialcoach@higginsfinancial.ca](mailto:financialcoach@higginsfinancial.ca)  http://higginsinsurance.ca/disability-insurance-new-brunswick-council-of-nursing-home-union | | | |