

## Vocational Rehabilitation Benefits

Vocational rehabilitation involves a work related activity or training strategy that is designed to help you return to gainful employment and a more productive lifestyle. A plan or program will be approved if it is appropriate for the expected duration of your disability and it facilitates your earliest possible return to work.

## Medical Coordination Benefits

Medical coordination is a process of early involvement to ensure that you are diagnosed quickly and receive appropriate treatment on a timely basis. The goal is to enable you to return to work as early as possible and to prevent the disability from becoming long term or permanent.

## Limitations

No benefits are paid for:

- Disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if your disability starts after you have been continuously insured for 1 year, or you have not had medical care for the disease or injury for a continuous period of 90 days ending on or after the date your insurance took effect.
- Any period in which you do not participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.
- Depending on the severity of the condition, you may be required to be under the care of a specialist.
- If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.
- The scheduled duration of a lay-off or leave of absence. If a child is born before a period of maternity leave is scheduled to start, the leave is considered to start on the date of birth. This does not apply to any portion of a period of maternity leave during which you are disabled due to pregnancy.
- Any period after you fail to participate or cooperate in an approved rehabilitation plan or program.

## Limitations (cont'd)

- Any 12-month period in which you do not live in Canada for at least 6 months.
- Any period after you fail to participate or cooperate in a recommended medical coordination program.
- Any period of confinement in a prison or similar institution.
- Disability arising from war, insurrection, or voluntary participation in a riot.

## Underwriting

You will not be required to submit medical evidence.

## Claims

To submit a claim, obtain a Long Term Disability Benefits application package from your Plan Administrator, as soon as possible after you become totally disabled. The package will contain the appropriate claim and authorization forms required to administer your claim and Instructions on how to submit your claim. It is important to note that Fenchurch General must receive written notice of claim within **30 days** of the date disability begins, and satisfactory proof of claim within **90 days** following the end of the Waiting Period. Fenchurch General may request supplementary reports to update the medical or vocational information on file. Any cost for completion of reports will be your responsibility. Incomplete claim forms will cause a delay in the payment of your benefits.

Claim forms should be sent to:

Fenchurch General Insurance Company  
Employee Protection Claims  
90 Matheson Blvd., West 4<sup>th</sup> Floor  
Mississauga, ON, L5R 3R3

E-mail [claims@fenchurchgeneral.com](mailto:claims@fenchurchgeneral.com)  
Fax 1-877-364-6666

Policy Number FGPA001L005A  
Effective 1<sup>st</sup> January 2017



Long Term Disability provided by

**Fenchurch General  
Insurance Company**



**Employees of**

**YWCA Toronto**

**Class P**

The plan provides you with regular income to replace income lost because of a lengthy disability due to disease or injury



## Benefit

Your benefit is calculated as 66.67% of monthly earnings to a maximum of \$2,500 per month

## Waiting Period

The waiting period is 90 days' continuous absence.

## Own Occupation Period

The 'Own Occupation' period for all employees is 24 months

## Payment of Benefit

Benefits begin after the waiting period is over and continue until you are no longer disabled **as defined by the policy** or you reach age 65, whichever comes first.



- If disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as no interruption is longer than 2 weeks and the disabilities arise from the same disease or injury. If your employer provides short term disability or sick leave benefits that are still being paid when the waiting period ends, the waiting period will be extended until the end of the short term disability or sick leave benefit period, but not later than one year after your disability started.
- LTD benefits are payable following the waiting period if disease or injury prevents you from following your own occupation for up to 24 months (you are not considered disabled if you can perform a combination of duties that regularly took at least 60% of your time to complete), thereafter you must be incapable of following any occupation.
- After the waiting period, separate periods of disability arising from the same disease or injury are considered to be one period of disability unless they are separated by at least 6 months.
- Your LTD insurance terminates when you reach age 65, or retirement if earlier.

In the event of disability, the benefits paid to you are taxable.

## Other Income

Your LTD benefit is reduced by other income you are entitled to receive while you are disabled. Your benefit is first reduced by:

- Disability or retirement benefits you are entitled to on your own behalf under the Canada or Quebec Pension Plan, except for increases that take effect after the benefit period starts.
- Benefits under any Workers' Compensation Act or similar law

There is a further reduction of your LTD benefit if the total of the income listed below exceeds 85% of your gross monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

- Your income under this plan
- Benefits another member of your family is entitled to on the basis of your disability under the Canada or Quebec Pension Plan that are paid directly to you, except for increases that take effect after the benefit period starts.
- Loss of income benefits available through legislation, except for Employment Insurance benefits, which you and any other member of your family are entitled to on the basis of your disability, including automobile insurance benefits where permitted by law.
- Disability benefits under a plan of insurance available through membership in an association.
- Employment income, disability benefits, or retirement benefits related to any employment except an approved rehabilitation plan or program (termination pay and severance benefits are included as employment income under this provision).
- Earnings received from an approved rehabilitation plan or program are not used to reduce your LTD benefit unless those earnings, together with your income from this plan and the other income listed above, including any increases in Canada or Quebec Pension Plan benefits that take effect after the benefit period starts, would exceed your indexed monthly take-home pay before you became disabled. If it does, your benefit is reduced by the excess amount.