

WORK-LIFE EMPLOYEE ASSISTANCE PROGRAM

A Benefit of the CPCO Long Term Disability Plan

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One of the benefits of belonging to CPCO's Long Term Disability (LTD) Plan is your ability to access several program enhancements. The Employee Assistance Program (EAP) is just one of the extra benefits plan members can access at no additional cost. Many boards also have EAPs but often there are restrictions placed on the number of visits or counselling sessions employees can access. Through CPCO's LTD plan members can take advantage of extra counselling sessions to assist them in dealing with their issues.

There are additional ways that you can access the services and assistance available through Work-Life. While assistance over the phone and face-to-face counselling are the most common, Work-Life also offers a wealth of resources via their website. These include self-assessment tools and educational materials such as articles, guides, workbooks and CDs. You can request them for free online. They will be mailed directly to your home.

Work-Life EAP's website is packed with resources and tools to help you with your specific issue. Listed below are samples of feature and self-assessment tools available on the website.

Health & Well-Being

- Ceridian Stop Smoking Centre
- Looking for Ways to Improve Your Health?
- Understanding Stress, Increasing Resiliency
- Ceridian Depression Centre

Home & Family

- Complete Will Kit
- Need Childcare Services?

Older Adults

- What Help Does My Older Relative Need?

Education & Career

- Career Cruising For Teens

Self-Assessment Tools

- What's your stress level?
- What's Your Communication Style?
- Are you experiencing Symptoms of Depression?

Self-Assessment Quizzes

- Do You Have Debt Problems?
- How Resilient Are You?
- What Is Your Parenting Style?

What is an EAP?

An EAP is defined as a confidential personal counselling service available through the employer. In this case, it is part of the CPCO Long Term Disability Plan. An EAP provides professional counsellors with whom individuals can discuss their work- and non-work-related problems.

What does Work-Life EAP Look Like?

The EAP services available to you as part of the CPCO LTD Plan are delivered by Ceridian's Work-Life EAP, a world-leading provider of EAP services. Work-Life provides professional assistance with personal issues such as stress at work, help finding care for your aging parents, daycare for a young child, care for an elderly relative or even financial counselling as part of your retirement planning. The resources and confidential assistance are designed to help in these and other areas, which may include: every day issues; health and emotional well-being; financial concerns; addiction and recovery; legal questions; parenting, child care and student life; education; dealing with older adults; midlife and retirement; and work and managing people.

How Can You Use It?

Work-Life makes the traditional short-term face-to-face counselling, for which EAPs have become known, available to you. All you need to do is place a call. Your call will be answered by an experienced expert or a master's level counsellor, who will be able to assign your case according to your requirements and preferences. You can rest assured that all exchanges will be kept strictly confidential.

The Work-Life EAP offered through the CPCO LTD Plan provides high quality services beyond counselling. The EAP program is available to you, your spouse and dependants 24 hours a day, seven days a week, 365 days a year and not just in connection with an LTD claim. To access these services call 1-877-630-6701 toll free. You can also find out more about their services, order free resource material or request a call back by visiting www.lifebalance.net. The ID and password are *rbceng*.

OTHER BENEFITS OF THE CPCO LTD PLAN

Beyond the Work-Life EAP, as a participant in the CPCO LTD plan you are also able to access the following benefits.

Best Doctors®

Information can be worth millions and in the case of a serious illness, it can be the difference between life and death. No single physician has the answer to every single question. It takes a team and it takes cooperation.

If your physician suspects that you, your spouse or any of your dependants may have one of the covered illnesses or injuries (18 in all) or if your condition has proven difficult to diagnose, a call to Best Doctors® could make all the difference. The services offered will help connect you with your medical options. The experts in their field will work with you and your doctor to assist in finding you the right medical care, when you need it the most. Best Doctors® will help in:

- the confirmation of your diagnosis;
- locating the top specialists in the field of your diagnosis, locally or globally; and
- arranging access to top medical experts and treatment centers worldwide.

Best Doctors® provides you with the information you need to empower you to make the best health care choices. Remember that this service is available to you, your spouse and your dependants (up to age 26) whether or not you file an LTD claim.

To access Best Doctors® call 1-866-611-8898 toll free on a 24/7 basis. You can also visit www.bestdoctors.com/rbc for further information on their services. The ID and Password are *rbceng*.

Critical Illness Coverage

If you are diagnosed with cancer or kidney failure or if you have had a heart attack or stroke, we encourage you to file a claim for a Critical Illness benefit of \$2,500. Although part of your CPCO LTD Plan, you do not need to file an LTD claim to become entitled to this benefit.

This basic Critical Illness coverage, which is already part of your CPCO LTD Plan, is not to be confused with the additional Voluntary Critical Illness insurance (Critical Illness Survivor Plan) that you can apply for through Johnson Inc. The Survivor Plan can provide you with coverage up to \$100,000 and for an additional number of covered conditions.

For more information on the Critical Illness coverage included in your CPCO LTD plan, or to inquire about the Voluntary Critical Illness Survivor Plan to provide you with additional coverage, please contact Johnson Inc. at 1-800-461-4155 or visit www.johnson.ca/cpco.

ADDITIONAL INFORMATION

Other insurance coverage such as Home, Auto, Medoc® Travel and Critical Illness Insurance are also available to members and associate members of CPCO.

For more information on the CPCO Benefits Program, please visit the CPCO website at www.cpco.on.ca or contact Member Services Director Nelly Kelders at 416-483-1556.

If you would like to confirm the coverage you currently have under the program, visit Johnson Inc.'s, Members Only website at www.johnson.ca or call 1-800-461-4155.

The Benefits Advisory Committee is always looking at ways to improve the coverage and services offered within the program. If you have any comments or suggestions or if you would like to share an experience you have had with the program, e-mail us at nkelders@cpco.on.ca.

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* Critical Illness Survivor Plan is underwritten by Western Life Assurance Company and administered by Johnson Inc.



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