



Insurance Benefits Available Through Your CPCO Membership

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In a busy life, we often do not take time to consider the economic impact of a serious illness or injury, as we generally have more immediate concerns. What protects your income should you find yourself disabled and unable to work as a result of an illness or injury?

In the short term, you can count on your sick leave credit. How long you have will depend on your school board and the number of days you have personally accumulated.

Beyond the initial period, you should be covered for Long Term Disability (LTD) insurance through either the CPCO benefits program or your school board. The long-term financial impact on a family of a key income-earner becoming disabled is often greater than that of the person's death.



The CPCO Benefits Program

The CPCO benefits program was set up in 1999 to provide an option to principals and vice-principals, following their removal from teacher bargaining units. The program is exclusively for CPCO members and their families.

The CPCO benefits program includes three separate group insurance plans: Long Term Disability and Optional Life insurance, which are insured with RBC Life Insurance Company, and Accidental Death and Dismemberment, which is insured with ACE-INA Insurance.

Over the years the CPCO Benefits Advisory Committee has implemented several enhancements to all three plans, so that they continue to be competitive and comprehensive. This is what the program looks like today.



Long Term Disability (LTD) Plan

The CPCO LTD plan is the heart of the program. The plan provides coverage that meets the unique needs of principals and vice-principals in Ontario.

The availability of options provides the opportunity to choose the LTD benefit that best meets your needs and allows for change in the future, as your needs change.

The LTD plan design includes five options. They combine two different elimination periods (the waiting time before benefits are payable) and two different termination dates (the date coverage/benefits stop). In response to members' requests, the fifth option was added in 2004. This option includes a cost of living adjustment allowance.

All benefits received under the LTD plan are tax-free and the competitive premium rates reflect the claims experience of principals and vice-principals, which is often more favourable than teachers' plans.

The LTD plan also provides a number of additional benefits:

- spousal disability benefit;
- workplace modification benefit;
- work-life employee assistance program;
- \$2,500 critical illness benefit ;
- Best Doctors®; and
- enhanced definition of disability.

CPCO members have endorsed the LTD plan, with current participation in excess of 1,100 members in 18 districts.



Optional Life Insurance (Life) Plan

The CPCO Life plan does not replace your life insurance coverage through your school board, but instead provides you with an opportunity to easily and affordably top up your life coverage to a level that meets your full needs. For the newly appointed, it is an opportunity to obtain up to \$100,000 in life insurance for the member and spouse, without the need to provide proof of good health.

With proof of good health, you and/or your spouse can obtain up to \$200,000 in life insurance coverage at any time. Coverage is also available for dependent children. There are currently over 600 members and their spouses participating in the Life Plan.



Optional Accidental Death and Dismemberment (AD&D) Plan

Coverage is available for you or you and your family for up to \$200,000. Proof of good health for this plan is not required. The following are a few of the additional benefits that are covered through the AD&D Plan:

- cosmetic disfigurement benefit;
- home alteration and vehicle modification benefit;
- identification benefit;
- rehabilitation benefit;
- in-hospital indemnity benefit; and
- seat belt benefit.

There are currently just under 400 members and their dependants participating in the AD&D Plan.



Our Program Consultant and Administrator

Johnson Inc. is retained by CPCO to provide consulting, administration and claims advocacy services in connection with the CPCO benefits program.

In addition, Johnson Inc. makes available to CPCO members individual insurance products such as Critical Illness, and Home and Auto Insurance.

Johnson Inc. is one of Canada's leading insurance and benefit providers for professional associations and employers, serving over 2,500,000 plan members across Canada.



More Information

For more information on the CPCO benefits program, please visit the CPCO website at www.cpco.on.ca or contact Nelly Kelders at 416 483-1556.

If you would like to confirm the coverage you currently have under the program, please 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 with the program. If you have any comments or suggestions, or if you would like to share an experience you have had with the program, please e-mail us at nkelders@cpco.on.ca.



Share Your Story...

CPCO invites submissions to its quarterly magazine, *Principal Connections*. We are always looking for good news stories from our members across the province. Share your experiences, strategies and celebrations with your colleagues.

- If there has been a special event in your school or school community of provincial interest, tell us about it.
- If you or a colleague has received special recognition, spread the news.
- If you are especially proud of a staff member, a student, a project or a unique program, let us know.
- If you have met a special or difficult challenge in your school, your colleagues would like to hear about it.
- If you have read a book that you think would be of interest to the membership, send us a book review.
- If you know about an exciting story happening in the school of one of your colleagues, tell us. We'll follow up on your lead.

Articles should be approximately 700 words and pictures (minimum 300 dpi resolution) are always a great addition.

There are a number of ways to submit a story or article. You can write it yourself and e-mail it to editor@cpco.on.ca. Don't have

time to write? Let us know and we can arrange to do an interview by telephone or in person if you are located close to the GTA. Some people prefer to submit the information in point form and ask us to do the writing.

Tell us your story through photos. Send us the pictures with a description of the activity. We truly appreciate all contributions by our members. Please understand, however, that submission does not automatically guarantee publication and we reserve the right to edit all material.

The deadline for articles for the winter issue of *Principal Connections* is October 19, 2007. If you have any submissions, questions or suggestions regarding *Principal Connections*, contact the editor through the CPCO office.

Tel: 416-483-1556
Toll free: 1-888-621-9190
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Happy writing!