

Long Term Disability Insurance Value Added For Participants

If, like the majority of CPCO members, you chose to participate in the CPCO Benefits Program Long Term Disability (LTD) plan, your income is protected if you are disabled by an injury or illness. This choice in itself is very important. What more do you get with this choice?

An article in a prior issue of *Principal Connections* reviewed some of the many features and benefits of your LTD plan. Today we would like you to get better acquainted with two important benefits briefly touched on previously. The Work-Life Employee Assistance Program (EAP) and the Best Doctors® services are available to you anytime you need them, as part of your LTD plan offered through RBC Life Insurance.

► Work-Life Employee Assistance Program (EAP)

The EAP services are delivered by Ceridian LifeWorks Services, a world-leading provider of EAP services. As an LTD plan participant, the Work-Life program is available to you and your spouse/dependants at any time, not just in connection with an LTD claim.

EAPs provide professional assistance with personal issues such as stress at work, help finding care for your aging parent, daycare for a young child or even financial counselling as part of your retirement planning. The resources and confidential assistance are designed to help in these and other areas. The program resources are accessible via:

- telephone consultations;
- personalized searches and referrals;
- online issue-specific resources;
- face-to-face counselling; and
- education materials such as CD's, articles and workbooks.

To access these services call 1-877-630-6701 toll free on a 24-7 basis. 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.

► Best Doctors® Services

Best Doctors Inc. is a world leader in connecting people with the best medical care. Their services, InterConsultation™, FindBestDoc™ and FindBestCare™ could help you through a difficult time by confirming your diagnosis, finding a specialist and facilitating the connection with the right medical care. How this happens is up to you. You are given a choice, then the opportunity to decide.

Best Doctors connects you with a network of over 50,000 specialists recognized as the best by their peers. You will be assigned a personal advocate who will help you navigate through your options. Best Doctors will work with your own physician to review your medical files and confirm diagnosis and treatment. Then, based on your preferences, Best Doctors will help connect

you with the most appropriate specialist in your city or province, across the country or from abroad.

If you decide to travel for your treatment, Best Doctors will assist with reservations, accommodations and schedules. The cost of travel, stay and treatment would be your responsibility.

As a participant in the LTD plan, you and your spouse/dependants can access these services if your physician suspects or has confirmed any of 18 covered illnesses, including Cancer, Cardiovascular Conditions and Stroke.

To access Best Doctors Services simply call 1-866-611-8898. More information on these services is also available at www.bestdoctors.com/rbc. The ID and password are rbceng.

► Johnson Inc.'s Members Only Website

Johnson Inc.'s secure Members Only website contains important information on your coverage under the CPCO Benefits Program. Included is detailed information on the program's LTD, Life and Accidental Death & Dismemberment (AD&D) plan designs, and the added benefits described above.

By logging on to the website, you will be able to access your own profile and your benefit summary, listing the choices you made under the CPCO Benefits Program and the premium associated with your coverage. This is also where you can click to find a detailed description by type of benefit.

You can also access your personal Communication Centre - a recent addition to the site, which stores all system generated correspondence that was sent to you starting in 2007. When you log in, any unread communication will be visible first. Once filed, the document will be kept under either the Plan Benefit or the Home-Auto tab.

If you have logged on to the Johnson Inc.'s Members Only website over the last year, you are likely familiar with its content. For those who have not, we invite you to visit www.johnson.ca, click "Members Only" and follow the instructions to obtain your personal username and password.

► Membership Has Its Benefits

CPCO is working hard to enable you, as a member, to access benefits that are meaningful to you. You may never need the benefits available to you through the CPCO Benefits Program. If you do, the program is in place to help you and your family.

For more information on the topics covered in this article or on the CPCO Benefits Program generally, please contact Johnson Inc. at 1-800-461-4155 or CPCO at 416-483-1556.