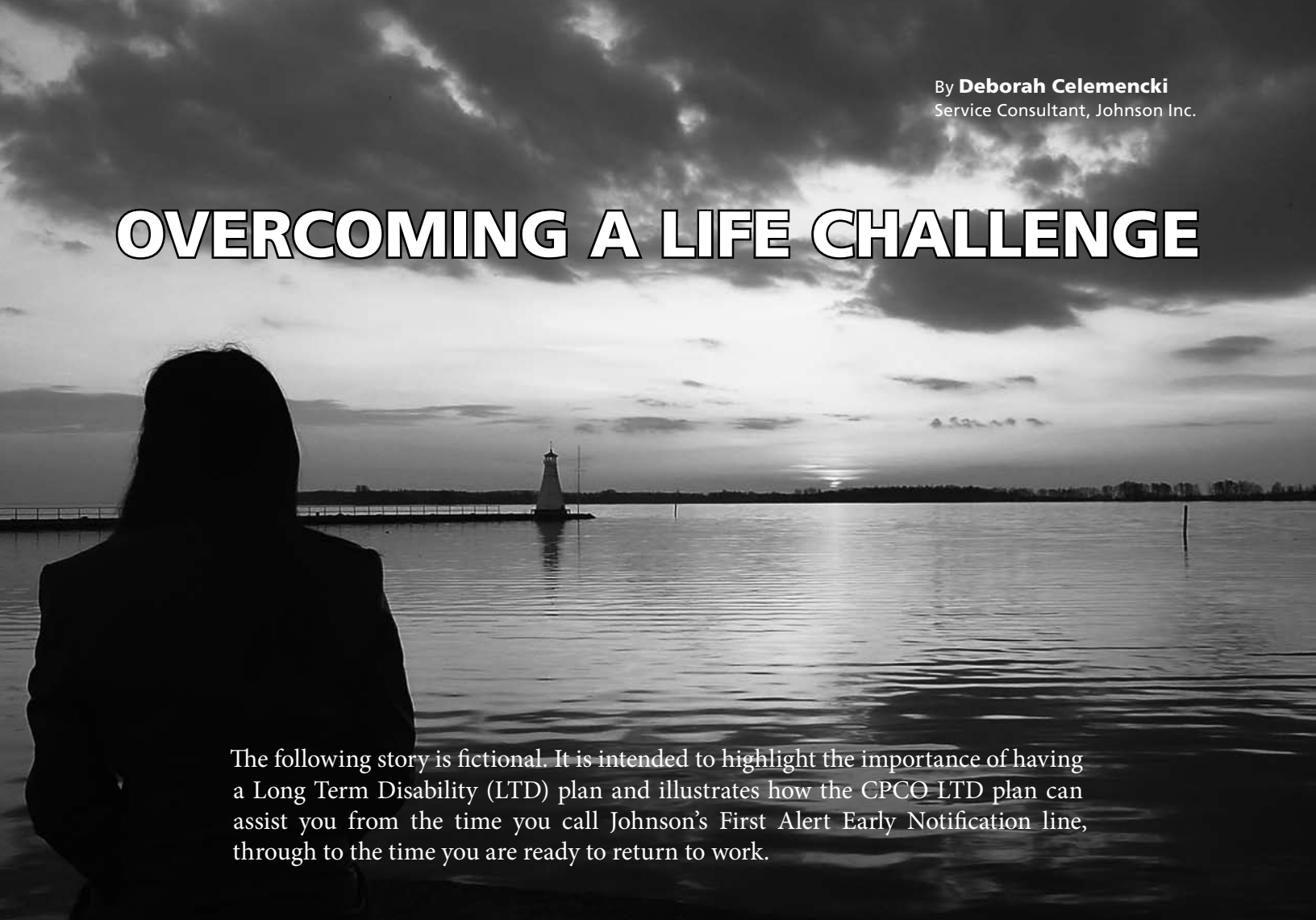


OVERCOMING A LIFE CHALLENGE



The following story is fictional. It is intended to highlight the importance of having a Long Term Disability (LTD) plan and illustrates how the CPCO LTD plan can assist you from the time you call Johnson's First Alert Early Notification line, through to the time you are ready to return to work.

Ruby, a principal with one of Ontario's Catholic school boards, has been in this challenging role for the past five years. She has enjoyed taking on the leadership opportunities presented to her as a school administrator. As she drives to work she has much on her mind. Even though her position is demanding and time-consuming, Ruby has done her best to maintain a healthy and balanced life-style. She exercises at least three times a week and tries to eat healthy meals. Yet she is facing one of the biggest challenges of her life.

Yesterday Ruby and her husband had an appointment with her doctor. Her breast screening test had come back positive. Ruby had breast cancer. They needed to act quickly, the doctor said. Surgery was necessary, and then there would be further treatment. This would change a lot in her life. It would also mean being off work for an indefinite period of time.

Once Ruby was able to absorb the gravity of her health condition, she had to figure out what else she needed to do. Ruby trusted her doctor and felt that she was very capable, but there were still questions to be answered. How did they know that this was the best treatment for her? Should she be consulting another doctor for a second opinion? As soon as she got to her office she contacted

her provincial association, the Catholic Principals' Council of Ontario (CPCO). Ruby was a member of CPCO's Long Term Disability Plan (LTD) and she knew there were enhancements in the Plan that might be of benefit to her.

Speaking with the member services director at CPCO was reassuring. One of the enhancements in the LTD Plan is called Best Doctors®. This service would give Ruby access to the opinions of some of the best doctors in the field of breast cancer and would provide her with advice as to the best approach to take in order to deal with her particular illness. Ruby had other questions to grapple with as well.

Ruby had people who depended on her. She did not really know how long she was going to be absent from work. Ruby's finances were a concern, since her family depended on her income to meet their financial commitments. She had enough sick days banked to carry her for the next year and a half, but what if that was not enough? If Ruby used most of her sick days, returned to work and had a relapse, or something else happened to her, then what? Ruby would also be entitled to a gratuity when she retires in six years. Would she have enough sick days to qualify for the gratuity if she used up her current balance?

The member services director suggested that she contact Johnson Inc., the administrator of CPCO's long term disability plan and make a First Alert Notification. Johnson Inc. would then open a file for her and begin the process of applying for LTD. They could also offer some advice on the pros and cons of using her sick days or going on LTD as soon as her elimination period ended. Ruby had Option 1 in the LTD plan and because the elimination period of 100 days is based on consecutive calendar days she would be using approximately 70 sick days.

It all seemed too much to absorb. Later in the day Ruby pulled out the information she had last received from CPCO regarding her coverage in the Long Term Disability Plan. In it was a page of frequently asked questions. She was satisfied to have some answers, but she had other questions. She called Johnson Inc.

Should I submit a claim even if I might return to work in a year and a half?

Yes, because you should consider protecting your banked sick days and the prognosis can change. You might be away longer than anticipated and the adjudication process can take some time. In addition, you should consider submitting a claim for the \$2,500 in Critical Illness benefit, which is another enhancement in your LTD plan.

I have so much on my mind, who can help with the application?

Johnson Inc. can assist you question by question, no matter how long it takes. Your doctor (specialist) will complete the physician's statement, and your school board will complete the employer's statement.

Who is going to make sure all the required information is received?

Johnson Inc. will follow up periodically until all forms are returned. With some doctors it could take a while to respond.

What if I decide I do not want to file?

It is your choice, but we strongly recommend that you do so.

What happens when I am ready to return to work?

Johnson Inc. and CPCO (with your consent) will work with the insurer RBC and the school board to put together a return-to-work plan to transition you back to work. It would be designed with your best interest in mind and will be one with which you feel comfortable.

Ruby felt relieved as she hung up the phone and was happy she had taken the time to contact Johnson Inc. and CPCO. As her advocate CPCO would help at any time as would the Johnson Inc. representative to make sure that the process flowed as smoothly as possible for Ruby.

Her next hurdle was to inform the board and then her staff. Ruby met with her superintendent to discuss the transition plan for her replacement and any support she might need leading up to the surgery. Her staff's concerns and support were much appreciated and helped Ruby to keep focused as she finished her school work and prepared to take on this most unwelcome challenge.

With Best Doctors® supporting her doctor's choice in treatment Ruby proceeded with the surgery and the subsequent treatment needed. While this was taking place, Johnson Inc. followed up on the return of the forms from her doctor and the school board, ensuring all necessary information was received and then submitted the claim to the insurer of the plan, RBC Insurance, on Ruby's behalf. Johnson Inc. regularly kept in touch with RBC and Ruby. As soon as the claim was approved, RBC advised Ruby and then Johnson Inc.

Ruby transitioned smoothly from the board-paid sick days to LTD benefits paid by RBC. She applied for the Critical Illness benefit once the 30-day survivor period had passed. This benefit came in handy to pay for some unexpected expenses. Health-wise, it was difficult both emotionally and physically, but every day got a little better. From time to time she would have a question for her contact at Johnson Inc., and, when needed, they would investigate with RBC on her behalf.

Ruby had some minor setbacks along the way, but in a little less than two years after the surgery her doctor's report recommended that she was well enough to begin a gradual return to work. With all parties involved, RBC developed a return-to-work plan.

CPCO's involvement in this area became important for Ruby, as they helped her to sort out some accommodation issues with the school board. They also monitored the return-to-work plan designed by RBC to ensure it adequately addressed which duties Ruby was able to assume and when. All parties were invited to participate in a teleconference to review the timelines, duties and reporting process for the plan. Ruby was relieved to know that everyone involved in her return-to-work plan had the same information and understanding of what would take place in the coming months as she resumed her leadership role with the board.

It was a difficult road for Ruby, but knowing that she had so much support and encouragement not only from family, friends and colleagues, but also CPCO and Johnson Inc. motivated her to get well. Today she has successfully transitioned back to working full-time. Having, to a large degree, conquered her battle with cancer, Ruby reflected that her challenges as a principal now seem a bit *easier* in comparison. But she is relieved to know that if she ever falls ill again, whether it is cancer or just the flu, she still has her sick days and a support group to see her through the illness.

If you have been off work for longer than 15 work days, please call Johnson's LTD Claims Team First Alert at 1-877-709-5853 or 1-877-5855.

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 ext. 38.

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 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, please e-mail Nelly Kelders at nkelders@cpco.on.ca.