



Are You Covered?

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INSURANCE PLANS AVAILABLE THROUGH YOUR CPCO MEMBERSHIP

Have you ever wondered who looks after your insurance coverage? Do you know: what your coverage includes; what is available to you; or whom to contact to get the answers?

In our busy lives, we often assume that everything has been looked after for us. However, it is up to you to make sure you have all your bases covered. Take time to consider the impact of not having the insurance coverage you assume you have.

The CPCO Benefits Program

The CPCO benefits program was set up in 1999 to provide options 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 consists of three core group insurance plans: long term disability (LTD); life insurance; and accidental death and dismemberment (AD&D).

As a new administrator, your school board would have provided you with all the forms needed to sign up for coverage under the plans that may be offered through the board, such as health, dental, long term disability and life insurance plans. As a member of one of the 17 districts affiliated with the CPCO benefits program, you would have been given a further option for LTD and life insurance coverage. While in other districts LTD coverage may still be offered through the board's plans, in these 17 districts the CPCO LTD plan is the one of choice for principals and vice-principals.

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. Following is a summary of what they look 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, with current participation in excess of 1,100 members in 17 districts.

With five coverage options you have the opportunity to choose the one that best meets your needs and to make changes in the future as your needs change. There are also added benefits under all options of the plan such as the work-life employee assistance program, a \$2,500 critical illness benefit based on four illnesses and access to Best Doctors®.

Optional Life Insurance Plan

The CPCO life insurance plan does not replace any of the life insurance coverage available to you through your school board, but instead, provides you with an opportunity to top up your life insurance coverage easily and affordably to a level that meets your needs, up to a maximum of \$200,000.

If you are newly appointed, it is an opportunity to obtain up to \$100,000 in life insurance for yourself and your spouse, without the need to provide medical evidence of good health. Coverage is also available for dependent children. With close to 700 members and their spouses participating in the CPCO life insurance plan, it has shown to be of great value to members.

Accidental Death and Dismemberment Plan

This plan is available to you or you and your family and, again, is beyond the coverage available to you through your school board. Up to \$200,000 in coverage can be purchased without evidence of good health at any time. There are close to 400 members currently participating in the AD&D Plan. The AD&D plan has additional benefits, which include a cosmetic disfigurement benefit, a home alteration and vehicle modification benefit, a rehabilitation benefit and an in-hospital indemnity benefit, among others.

Beyond The CPCO Benefits Program Core Plans

In addition to the core plans offered to the members in the 17 participating districts, the committee also allowed for the expansion of the program to include the following insurance products, which are available to all CPCO members, their family members and friends.

Voluntary Critical Illness Coverage

This is a plan offered over and above the critical illness component included in your LTD coverage. The cost of an illness can be staggering. Critical illness insurance can help protect your life savings, your children’s education fund and your retirement plans. The peace of mind you get when you know that your family’s standard of living is protected will allow you and your family to focus solely on your recovery.

Critical illness insurance provides a lump sum tax-free benefit in case you are diagnosed with a covered critical illness, such as cancer or a heart attack. This lump sum benefit is paid to you to spend as you see fit, no questions, no restrictions. You have a choice of coverage in units of \$25,000, up to a maximum of \$100,000. There are two plans available, base and enhanced. The base coverage is for heart attack, cancer, stroke or kidney failure. The enhanced plan includes the base plan coverage plus coverage for eleven additional illnesses including blindness, coronary artery surgery, multiple sclerosis and Alzheimer’s disease. There is a short questionnaire and the cost will depend on your age, gender, smoking status and your choice of coverage level. Coverage for dependent children may also be added to your policy for a flat premium.

MEDOC® Travel Insurance

Regardless of which plan you choose, be sure you are well protected when travelling outside Ontario or out of country. Without the proper precautions, a quick getaway could swiftly turn into a financial hardship.

MEDOC® travel insurance, offered through Johnson Inc. allows you to cover all the bases. Eligible expenses for medical emergencies are covered up to \$5 million and the policy allows expenses to be paid directly to medical providers where possible. Family coverage will also provide coverage for eligible dependants, even if you are not travelling with them.

Even if you only travel once or twice a year, an annual, multi-trip plan may be significantly more cost-effective than purchasing insurance for each trip separately. The policy also includes trip cancellation, interruption and delay insurance up to \$4,000 per person insured.

Home/Auto Insurance

Johnson Inc. specializes in creating unique home-auto insurance plans for preferred clients such as CPCO. Not only do you get excellent coverage, you also benefit from a range of added benefits such as first accident forgiveness, identity theft coverage, vanishing deductible and depreciation add-back.

The 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, MEDOC® travel insurance, 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.

Districts Participating in the CPCO Benefits Program	
Algonquin and Lakeshore CDSB	PVNC CDSB
Durham CDSB	Simcoe Muskoka CDSB
Eastern Ontario CDSB	St. Clair CDSB
Halton CDSB	Toronto CDSB
Huron-Perth CDSB	Thunder Bay CDSB
Niagara CDSB	Waterloo CDSB
Nipissing-Parry Sound CDSB	Windsor-Essex CDSB
Northeastern CDSB	York CDSB
Ottawa CSB	

If you are a principal or vice-principal in one of these districts, call Johnson Inc., for any questions relating to your LTD coverage.

More Information

For more information on the CPCO benefits program, visit the CPCO website at www.cpco.on.ca or contact Nelly Kelders at 1-888-621-9190.

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/cpco or call 1-800-461-4155. For more information on the MEDOC® travel plan, call 1-866-60-MEDOC. For a home/auto quote, call 1-800-563-0677.

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, email us at nkelders@cpco.on.ca.

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Home and auto insurance are available through Johnson Inc., a licensed insurance intermediary. Policies are primarily underwritten by Unifund Assurance Company. Unifund and Johnson Inc. share common ownership. Only home insurance is available in British Columbia, Saskatchewan and Manitoba.

The critical illness survivor plan is underwritten by Western Life Assurance Company and administered by Johnson Inc.