



CATHOLIC
PRINCIPALS'
COUNCIL | ONTARIO

CPCO DISABILITY PLUS PROGRAM

Announcement 2026



Dear CPCO Associate:

The CPCO Benefits Advisory Committee has completed its annual review of CPCO's Disability Plus Program, in partnership with belairdirect (formerly Johnson Insurance). We are thrilled to share some recently negotiated enhancements to your LTD plan.

The CPCO Disability Plus Program continues to be a comprehensive and competitive plan, with features that provide the best possible balance between financial protection and cost. The Core plans, with the four LTD plan options, Voluntary Life, Voluntary Accidental Death & Disability (AD&D) and Voluntary Critical Illness Insurance Options, the Supplemental plans, with belairdirect Travel Insurance coverage and Home-Car Insurance, continue to offer great rates available on a preferred basis for our CPCO Associates.

We are thankful to continue providing valuable resources to our Associates to help them manage their challenges. As we near the end of the current school year, we wish all Associates an enjoyable Summer and know that we will continue to support you as we move closer to the next school year.

More information about the CPCO Disability Plus Plan is available on the CPCO website at www.cpco.on.ca.

On behalf of the CPCO Executive Council, I would like to thank you for your continued support of the CPCO Disability Plus Program. If you have any questions about your personal coverage, how to file a claim, or when to consider terminating coverage, please contact your Plan Administrator at 1-800-461-4155 or your CPCO Support Services Advisor.

Sincerely,
Tilia Cruz
Executive Director

REMINDER: JOHNSON INSURANCE GROUP BENEFITS HAS REBRANDED TO BELAIRDIRECT

As a loyal customer, we want to remind you of an important update to your group insurance benefit plan administered by Johnson Insurance ("Johnson").

We previously announced that Johnson joined belairdirect, a proud Canadian company that provides home and auto insurance products directly to customers. Effective July 1, 2025, Johnson's Group Benefits operations came together with belairdirect and were rebranded as belairdirect Group Benefits.

Since July 1, 2025, your group benefits coverage that was administered by Johnson has been administered by belairdirect Agency Inc.

Though the name has changed, you can continue to expect the same level of service and support you count on.

Communications will continue to come from:

belairdirect group benefits

email: GroupBenefitsON@belairdirect.com

My Insurance: myinsurance.belairdirect.com

Your Personalized Renewal Confirmation Will Come From belairdirect group benefits

In early July you will receive an email notification advising you to access your personalized Confirmation of Renewal letter, which contains information on your chosen plan(s), your new monthly deduction, and any beneficiary information you have provided, if applicable (Voluntary Life, Critical Illness, and AD&D plans).

This letter will be available online after July 6, 2026, and will remain in the Communication Centre on the My Insurance website, under your confidential account for you to view at any time.

PLEASE REVIEW THE COVERAGE INFORMATION WITHIN YOUR PERSONALIZED LETTER FOR ACCURACY.

Take a moment to confirm that the choices you are currently enrolled in are up to date with your needs. If you have Long Term Disability coverage, it is up to you to ensure you have not yet reached your pensionable date (s), as we do not have access to your expected retirement or pensionable date(s) through your board or your pension plan.

If you are currently at or approaching your 85 Factor, 70% unreduced pension level, or 65 years of age, kindly contact your Plan Administrator at 1-800-461-4155.

If you are unsure of your pensionable dates, please contact your pension plan to confirm your eligible retirement date and advise your Plan Administrator.

CPCO DISABILITY PLUS PROGRAM - RENEWAL SEPTEMBER 1, 2026

An accident or illness can happen at any time, regardless of how healthy you feel today. If you are not prepared to live without income for a period longer than six (6) months, LTD coverage is a must in your financial planning.

The mandate of the CPCO Benefits Advisory Committee is to offer insurance plans under the Program that meet the needs of our Associates and remain relevant in the long term. With the assistance of belairdirect, a comprehensive review of the Program is conducted annually to ensure the Program continues to provide high quality coverage at the best negotiated cost.

The Program is completing another year under Canada Life as the insurer. Canada Life has demonstrated its ability to be a partner and to maintain open lines of communication in support of all Associates.

As we near the end of another policy year, we reflect on our partnership with Canada Life. Over the year, Canada Life continued to show their partnership with their readiness to collaborate with belairdirect and CPCO on all administrative and claims related issues.

LONG TERM DISABILITY (LTD) PLAN

belairdirect, in conjunction with CPCO, reviews Canada Life's requirements each year to ensure that the rate requirement is based on a fair position and that the plan design makes the most sense for Associates. Last year, we secured a two-year rate guarantee from Canada Life for participating CPCO Associates.

This year, with the help of belairdirect's negotiations, the CPCO Benefits Advisory Committee is thrilled to share the following enhancements to your LTD plan, effective September 1st, 2026:

- **10% LTD rate decrease** with a 2-year rate guarantee (till September 1, 2028), then an 8% cap on year 3 and 4,
- Current 90-day **Open Enrollment increased to 120 days**, no medical evidence required. Beyond the 120 days (late applicants), CL will use the current date (on application) within 1-year of their coverage effective date, with a 12-month pre-existing condition limitation,
- Increase to the **Base Critical Illness coverage from \$2,500 to \$10,000** without impact to rates, and
- Extending the **Out-of-Country coverage from 60 to 90 days**, without prior approval.

DID YOU MISS THE OPEN ENROLLMENT PERIOD AT THE TIME OF YOUR APPOINTMENT?

There will be a one-time 90-day Open Enrollment, from September 1st to November 29, 2026 to allow eligible Associates to join the LTD, Life and Critical Illness (50,000 or less) plan without medical evidence with a current effective date (no retroactive premium required) and a 12-month pre-existing condition.

REMINDER: LTD coverage amount is tied to your salary. If you participate in the CPCO LTD Plan and receive a salary increase, you will receive a letter from your Plan Administrator concurrent with, or shortly following your salary change, advising you of your new deduction.

Have you reached your pensionable date(s)?

Neither your Plan Administrator nor CPCO has access to your pension records. Please check in with your Pension Plan (OTPP or OMERS) to determine how far away you are from your pensionable date(s). If you are with the OTPP, you can retire as early as the date you reach your 85 Factor. If you have chosen Options 3 or 4, your coverage will not continue beyond your 85 Factor, so you need to notify your Plan Administrator as soon as possible to cease the collection of premiums.

DEATH & DISMEMBERMENT (AD&D), AND CRITICAL ILLNESS (CI) INSURANCE

Having an adequate level of Life, AD&D, and Critical Illness insurance will safeguard your family's future in the event of a serious illness, accident, or death. The overall amount you choose to have should be sufficient to cover any outstanding debts, funeral and estate costs, medical expenses, and allow you and/or your family to continue living in financial security.*

Now is an excellent time to consider increasing your insurance coverage for yourself or your partner or enrolling in it if you haven't yet. Keep in mind that this coverage goes beyond any other group plan, such as ONE-T, and can be kept as long as you're an Associate with CPCO and under the age of 70 (65 for CI), even if you switch to another school board.

The CPCO Benefits Advisory Committee is pleased to confirm that the premium schedule for the Life, AD&D, and Critical Illness plans remains unchanged this year.

REMINDER: If you participate in the CPCO Life Plan or Critical Illness Plan and are moving to a new age band effective September 1, 2026, your Confirmation of Coverage letter, available in July on My Insurance, will include the details of your new deduction. If you need assistance logging in or registering, please call your Plan Administrator.

*** It is recommended that you consult a financial advisor to determine the appropriate level of insurance for you and your family.**



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