

This document has general information about group disability insurance coverage offered by Canada Life. It's not a description of the actual coverage you may have with Canada Life through your employer's or plan sponsor's group benefits plan. You can speak to your plan administrator for information about your own group coverage or see your plan booklet, if available.

What's group disability insurance?

Disability insurance helps protect you and your family if you're unable to work and earn an income due to disease or injury. It replaces a percentage of your regular income, up to a maximum amount, for a specified time.

What types of disability coverage are there?

Canada Life offers both short-term disability (STD) and long-term disability (LTD) coverage through its group benefits plans. STD coverage provides replacement income immediately following a waiting period should a disease or injury prevent you from working. LTD coverage provides replacement income if your condition continues to prevent you from returning to work after the STD coverage period or if you're not covered for STD after your LTD waiting period has ended. To be eligible for disability coverage, you need to meet the definition of disability outlined in your group plan.

What are the definitions of disability?

To get disability coverage, you need to meet the definition of disability outlined in your group plan. Canada Life has three standard definitions of disability. These definitions can apply if you're prevented by disease or injury from fulfilling your regular job duties, performing your regular occupation or engaging in gainful employment. You can speak to your plan administrator or see your plan booklet to find out which definitions may apply to your group plan. The three standard definitions are shown below.

- **Regular job duties** means you'll receive disability coverage if you're unable to perform the main duties of the job you had in the location where you normally perform it for your own employer at the time the disability started. This is usually the definition used for STD coverage.
- **Regular occupation** means you'll receive disability coverage if you're unable to perform the essential duties of the job you had or that are associated with your occupation at the time the disability started. Environmental and workplace factors aren't considered. This is usually one of two definitions of disability used for LTD coverage.
- **Gainful employment** means you'll receive disability coverage only if you're unable to perform gainful work. This means your illness or injury prevents you from performing the duties of any occupation for which you're reasonably suited. This is usually one of two definitions of disability used for LTD coverage.

How much is my disability coverage?

Your disability coverage will be a percentage of your income at the time you become disabled. It's paid to you in weekly or monthly amounts depending on your group plan. We'll deduct income you may receive from other sources like another employer, worker's compensation, auto insurance provider and

Canada Pension Plan (CPP). In addition, there may be an all-source maximum that limits the amount of total income you'll be paid while you're on disability. You can speak to your plan administrator or see your plan booklet for further details on how your group plan works.

Are there limitations or exclusions that apply to my disability coverage?

Disability insurance does contain limitations and exclusions within the group plan, which may affect your coverage. These include limitations and exclusions that mean you may not be paid any disability income, even if you're determined to be disabled. Some of these limitations and exclusions include, but aren't limited to, cases where disability results from:

- A pre-existing medical condition
- Cosmetic treatment

In addition, your disability coverage through the group plan may end or be limited if you:

- Take a leave of absence or are laid-off
- Are in prison or any similar confinement by authority of law
- Aren't receiving reasonable and customary treatment for the disease or injury that caused your disability

For complete details on coverage limitations and exclusions, you can speak with your plan administrator or see your plan booklet.

What's a pre-existing medical condition and how does it affect disability coverage?

A pre-existing medical condition is a disease or injury for which you sought or received medical treatment before you became insured. This can include illnesses such as heart disease, diabetes, cancer and asthma.

An LTD claim that's based on a disability arising from a pre-existing condition may not be paid, unless the disability only began after you've been insured for a specified amount of time as outlined in your plan. You can speak to your plan administrator or see your plan booklet for further details on how your plan works.

Where can I find information about my group disability insurance coverage?

You can contact your plan administrator for more details about your group plan, or check out your employee booklet, which describes your group benefits with Canada Life. If you still have questions, you can reach out to Canada Life directly for help.