

TOP UP

An innovative benefit that tops up your disability coverage in the event of a serious medical condition.



Injury ... illness ... *facing physical*

impairment should not mean facing financial impairment as well. But will your disability insurance provide for all your special needs — and wants — if you are afflicted with a serious physical or neurological impairment? Will you have enough to cover the additional costs associated with your inability to perform basic daily activities?

With Top-Up, you can substantially increase the financial protection of your Long Term Disability (LTD) insurance in the case of a serious medical condition.

Top-Up is an extra layer of protection in the case of a catastrophic impairment and can be used in whatever way best suits your own personal situation.

The money provided by Top-Up could be used for renovations to improve access to your home, for special needs as you and your family adjust to the changes in your lifestyle or simply to increase your savings account as a hedge against future needs.

Top-Up is a monthly benefit, not a one-time lump sum, so you can count on its regular assistance in your day-to-day life.

How does LTD Top-Up work?

Consider these examples:

Steve, a married man with two small children, is covered through a Blue Cross plan for group LTD with the Top-Up benefit. During a diving accident, Steve damages his spinal cord and is left partially paralyzed.

The accident has left Steve impaired and he cannot move independently from his bed to his wheelchair. He is also unable to feed himself without assistance.

In addition to his base LTD, Steve will also receive a monthly Top-Up payment equal to 50% of his monthly insured LTD benefit.

He will continue to receive this Top-Up payment until his 65th birthday, provided his condition continues to meet the definition of impairment (unable to perform two or more of the five Activities of Daily Living).

For more information on LTD Top-Up, please contact your local Blue Cross office.

Alberta Blue Cross

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Edmonton AB
T5J 3C5
(780) 498-8100

Saskatchewan Blue Cross

PO Box 4030
516 Second Avenue North
Saskatoon SK
S7K 3T2
(306) 244-1192

Manitoba Blue Cross

PO Box 1046
100A Polo Park Centre
1485 Portage Avenue
Winnipeg MB
R3C 2X7
(204) 775-0161

Medavie Blue Cross, Ontario Region

PO Box 2000
185 The West Mall,
Suite 1200
Etobicoke ON
M9C 5P1
(416) 626-1688

Medavie Blue Cross Group Benefits

550 Sherbrooke Street West,
12th Floor
Montreal QC
H3A 3S3
(514) 286-8400

Medavie Blue Cross

644 Main Street
PO Box 220
Moncton NB
E1C 8L3
(506) 853-1811

Karen was hit by a car at a busy intersection and faced a long hospitalization and rehabilitation. Her injuries have left her with a permanent impairment and now Karen has additional expenses including the services of an aid every morning to help her bathe and dress.

Based on her current annual salary of \$35,000 and a 60% LTD plan from her employer, Karen could receive \$1,750 per month as a gross LTD benefit (before any applicable offsets), plus an additional \$875 per month (half the LTD benefit amount) with Top-Up, for a total of up to \$2,625 per month while off work.



Should Karen later be able to return to her full-time job, her Top-Up benefit will help her continue to pay the cost of her daily aid by providing her with a monthly payment equal to 50% of her LTD benefit. In fact, in addition to her annual salary of \$35,000, Karen could also receive \$10,500 per year (in LTD Top-Up benefits).

No matter how Steve and Karen choose to spend their monthly Top-Up benefit, their stories remind us that the additional needs associated with impairment are not always fully covered by provincial or private health care plans. Top-Up is a valuable yet inexpensive benefit when added to group disability coverage. Its financial protection can greatly improve a person's ability to cope with impairment and is not affected by a covered employee's return to work on a full-or part-time basis.

Waiting Period:

If, while covered through a Blue Cross plan for group LTD insurance, you meet the definition of impairment, your monthly Top-Up benefits would begin at the same time as your regular monthly LTD benefits.

Definition of Impairment:

To qualify, you must be impaired to a degree that results in an inability to perform two or more of the five Activities of Daily Living without the assistance of another person.

Activities of Daily Living:

The five Activities of Daily Living a person would normally perform without assistance are:

Eating: manipulating prepared food or liquid into the mouth.

Dressing: putting on and removing necessary articles of clothing that are normally worn, including leg braces.

Bathing: the ability to cleanse the entire body using soap and water, including turning on faucets and shower mechanisms, getting into and out of the bath itself and drying oneself.

Ambulation: the ability to move independently from place to place with or without the use of equipment.

Toileting: the ability to use a toilet, bedside commode or urinal.

Benefits underwritten by Blue Cross Life Insurance Company of Canada.