

## Chapter 9 Health and Life Insurance - 1 question

### 1. Explain the benefits of disability insurance (L.O.3)

Sources of disability income	Cons
Spouse's income, Emergency savings, Investments RRSPs Home equity loan Borrowing against a life insurance policy	<ul style="list-style-type: none"> <li>• Lot of people don't have savings,</li> <li>• requiring on family can strain relationships,</li> <li>• might affect your plan for the future if you have to pull money out of other places.</li> </ul>
Workers' Compensation	<ul style="list-style-type: none"> <li>• only available for work-related injuries or illnesses. Doesn't help if not at workplace</li> <li>• the benefit amount, within a prescribed maximum, is up to 90 percent of your net income,</li> </ul>
Group Insurance	<ul style="list-style-type: none"> <li>• most plans will cover your full after-tax income, must consider the definition of disability in your group plan.</li> <li>• benefit amount 60 to 70 percent of your salary.</li> </ul>
Canada Pension Plan	<ul style="list-style-type: none"> <li>• requires that you must be totally disabled, and that your disability must be severe and prolonged in nature</li> <li>• prevent the individual from going back to work in the next 12 months, or result in death</li> <li>• max benefit amount is \$1212.90 per month.</li> </ul>
Employment Insurance (EI)	<ul style="list-style-type: none"> <li>• The disability benefit under EI is only payable for 15 weeks.</li> <li>• the benefit amount is 55 percent of your average insurable weekly earnings</li> <li>• up to a maximum weekly benefit of \$514.</li> </ul>
Creditor insurance	<ul style="list-style-type: none"> <li>• policy is owned and controlled by a creditor</li> <li>• If death of insured, benefits are payable directly to the creditor.</li> <li>• Benefits are used to pay off the remaining credit balance, for example, the mortgage balance.</li> </ul>
Personally Owned Term Insurance	<ul style="list-style-type: none"> <li>• policy owner owns the policy.</li> <li>• If death of insured, the policy owner determines who will be the beneficiary</li> <li>• Beneficiaries determine if they wish to pay off the mortgage balance or if they would like</li> </ul>

# Health Insurance Chapter 9

**Marcel A. Müller**



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