

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

Health Insurance Chapter 9

KJ Lindholm-Leary



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