



Disability Benefits



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If you are a friend or family member looking into disability benefits on behalf of a HOOPP member, please note that HOOPP can only discuss personal details directly with members, a member's Power of Attorney for Property (POA) or if the member has provided us with written permission to communicate with someone on their behalf. We encourage members and those authorized by members to reach out to us with questions.

Meanings of specific terms

Some terms used in this booklet have specific meanings in the context of the Plan. These terms appear in ***bold italics*** when first mentioned, and a *Summary of terms* is provided at the end of the booklet. You can also visit a detailed glossary at hoopp.com/glossary.



The benefits of being a member

You will not outlive your pension. It will be paid for the rest of your life.

Your pension is reliable. It's based on a formula, not stock market returns; you won't have to make investment decisions or stress about market fluctuations.

The HOOPP Fund is managed by investment professionals. Our experienced investment team manages the Fund on behalf of HOOPP members to provide a secure *lifetime pension*.

You decide when to retire. You have control over when you start your pension and can start receiving it as early as age 55. The choice is yours.

Your pension is yours to keep. If you leave your HOOPP employer, you are still a member of the Plan, so you can keep your pension with HOOPP. That way, if you join any of the hundreds of employers across the province that offer HOOPP, you can keep building your HOOPP pension. Even if you don't, your pension stays secure in the Plan.

You get more for your money. With HOOPP, you may have access to early retirement benefits, survivor benefits and inflation protection, as well as the disability benefits covered in this booklet, at no additional cost to you.



Helping you during a health leave

Disability benefits help you focus on your health without worrying about your pension

As a HOOPP member, you are building a strong foundation for your retirement. If you are unable to work for health reasons, HOOPP offers benefits that can help you continue to build your pension and prepare for your future while you are off work. These benefits are a valuable feature of your pension offered at no cost to you or your employer. We recognize that it may be a difficult time for you, and these benefits are designed to help you to focus on your health today, while still building financial security for the future.

Depending on your situation, HOOPP offers two types of benefits:

- **Free accrual** of service allows you to continue building your pension while you're unable to work, without contributions from you or your employer.
- If you are permanently unable to work, HOOPP also offers an option to start a **disability pension** immediately.

This booklet explains the disability benefits offered by HOOPP, including details about eligibility, submitting your application and how they can help provide peace of mind while you are unable to work.



In the event of a shortened life expectancy

If a doctor advises that your life expectancy may be less than two years, you may be able to access the lump-sum value of your pension. Please contact HOOPP Member Services for more information.

Applying is easy

A simple process makes it easy to access these valuable benefits

To receive disability benefits from HOOPP, you need to submit an application that includes some required medical information.

How to apply

To apply for disability benefits from HOOPP, you must meet the following criteria:

- Employed by a HOOPP employer
- Under age 65 with less than 35 years of service
- Have contributed to the Plan before your health leave
- Be on a health leave

Here's an overview of what you can expect.

Your employer lets us know when you start a health leave. When your qualifying period ends (see more on this topic later in this booklet), we will send you an *Application for Disability Benefits*, along with more information about the benefits.

You'll need to complete a short application and submit it to HOOPP, along with some required medical information. There are multiple options to choose from for medical evidence, and these are all clearly explained in the application.

The type of benefits and length of time you are eligible for will depend on your level of disability, which is assessed by HOOPP based on the information you provide. We'll review your application and reach out with next steps. If any additional information is required, we'll let you know at this time.

Please reach out to our Member Services team if you have any questions.



If you are not on a health leave, have not made any contributions to HOOPP, or if you have already retired or deferred your pension, you are not eligible to receive disability benefits from HOOPP.

Free accrual of service

Continue building service in the Plan without making contributions

Free accrual allows you to continue accumulating service in the Plan without making contributions. During a period of free accrual, you and your employer both pause contributions, but your pension continues to grow as though you are still working.

This benefit is designed to help while you are on a health leave and can continue for an extended period, potentially right up to retirement, based on eligibility. It helps avoid gaps in your **contributory service** that would otherwise reduce the lifetime pension you receive when you retire.

While you are receiving free accrual, you can focus on taking care of your health knowing that your pension is still growing.

The qualifying period for free accrual

The first 15 weeks of a health leave is called the qualifying period. Free accrual can start after the qualifying period has ended.

Contributions during the qualifying period

During this time, you and your employer continue to make contributions to your pension based on any pensionable earnings that you receive.

If your earnings during the qualifying period are lower (or none), you can choose to top up your contributions to your pre-leave level, to maintain your contributory service for the period. Speak to your employer about setting this up, and they can submit your top-up contributions to HOOPP on your behalf, either through regular deductions from your pay or as a lump-sum payment (within six months after your qualifying period ends).

If you return to work during the qualifying period

You can return to work for up to three consecutive weeks without interrupting the 15-week qualifying period. If you stop working again for the same health reason within the three weeks, you won't have to start a new qualifying period.

After you submit your application

When our review is complete, we will contact you to let you know what disability benefits you qualify for and to outline the next steps.

Approved for free accrual

If you are approved, your free accrual typically begins as soon as your qualifying period is over.

While receiving free accrual, you will continue to build contributory service and the earnings used to calculate your pension will automatically increase each calendar year in line with the lesser of any growth in the Consumer Price Index (CPI) or average industrial wage for the year before.



If you are not approved for free accrual, we will reach out to explain your options. As long as you continue to be on a health leave, you can reapply with new medical information anytime during the four-year period after the start of your leave. You may also be able to continue making your pension contributions, if approved by your employer.



Continuing your free accrual

How to confirm your continued eligibility

HOOPP will reach out periodically to confirm you continue to qualify for free accrual, and this may include a request for updated medical information.

Your continued eligibility depends on your level of disability and other factors.

If you are assessed by HOOPP as **partially disabled, totally disabled or totally and permanently disabled**, your free accrual can begin after your 15-week qualifying period and last as long as you continue to qualify, until one of the following occurs:

- You return to work and start contributing again
- You reach 35 years of service or age 65
- You end your membership in HOOPP or decide to start an early retirement pension

In addition, if you are assessed as partially disabled, your free accrual can last until you reach four years from the date your health leave started.

If you are totally and permanently disabled, you also have the option to take an immediate disability pension. Please see the disability pension section for more information.

If your employment ends while you are receiving free accrual, you will receive termination options. One of the options is to remain a member and continue receiving free accrual. In this case, we may reach out to request additional medical information to confirm your eligibility.

If you are on a rehabilitation program

Sometimes returning to work after a health leave includes a period of rehabilitation. At HOOPP, we understand how important this is for our members.

If you are receiving free accrual and you return to work on an employer-approved rehabilitation program, your free accrual can continue provided you continue to qualify for the benefit and remain in the program.

Taking a disability pension

An option if you are permanently unable to work

If you are totally and permanently disabled, HOOPP also offers an option to start a disability pension immediately. This benefit allows you to retire right away (even if you are under age 55) and start a disability pension without early retirement adjustments.

There is no qualifying period for a disability pension. If you are totally and permanently disabled, you can apply immediately when you start your health leave. Please contact our Member Services team if you want to apply for a disability pension and have not yet received an application.

Weigh this important decision carefully

If you are assessed by HOOPP to be totally and permanently disabled, you will have two options: receiving free accrual or starting a disability pension. Members often elect to receive free accrual because it allows them to continue to grow their pension. However, a disability pension offers immediate access to your pension income, which can help provide financial security.

There are important factors to consider before starting a disability pension, and we encourage you to reach out to our Member Services team to ensure you understand how this decision impacts your pension, your employment status and other benefits. These considerations include:

- You must resign from all your HOOPP employers where you were enrolled in the Plan to receive a disability pension, which may mean losing other employment-related benefits such as medical or dental coverage.
- A disability pension could affect other income-replacement benefits you may be receiving, including long-term disability (LTD) or Workplace Safety and Insurance Board (WSIB) benefits, so we encourage you to check with your benefit provider for more information.
- When you decide to take a disability pension, you no longer have the option to receive free accrual.

Disability pension vs. early retirement pension

If you are age 55 or older, you also qualify for an early retirement pension from HOOPP. There are key differences between a disability pension and an early retirement pension, and it's very important to understand both options fully before you make any decisions. For example:

- A disability pension does not include a **bridge benefit**, but an early retirement pension does include this additional payment until age 65.
- A disability pension includes survivor benefits for your **qualifying spouse**, if you have one. If you pass away within five years of starting your disability pension, your spouse will receive the same monthly payment for the remainder of the five years. They will then receive a monthly lifetime pension equal to 66 ⅔% of your monthly disability pension. However, unlike an early retirement pension, there is no option to increase it to 80% or 100% when you retire.

Be sure to weigh the pros and cons of free accrual, a disability pension and an early retirement pension as they apply to your unique situation.

We recommend seeking professional advice about this important decision.

Reapply or appeal a decision

If your application for disability benefits isn't approved, you may be able to appeal the decision or apply again.

Reapplying

- If you are not approved for free accrual, you can reapply with new medical information any time during the four-year period after the start of your health leave as long as you continue to be on a leave.

Appealing a decision

- If you are no longer eligible to reapply or your free accrual ends, you can appeal the decision within 60 days of your decision letter.
- If you want to receive a disability pension but were not approved for one, you can appeal the decision within 60 days of the date of your decision letter.

Contact our Member Services team to learn more about your option to appeal. We will review your situation and explain next steps.



We're here to help

If you are unable to work for health reasons, it's important to understand the valuable benefits available to you from HOOPP. To ensure you make the decision that is best for your personal situation, we are here to help you every step of the way.

You can get the information you need about your pension, the Plan and HOOPP's disability benefits in the following ways:



Online

Visit **hoopp.com** for educational guidance and information about the value of your HOOPP pension. You can also visit **hoopp.com/faqs** for helpful information and answers to common questions.

To access your personal pension information, sign in to your secure member portal, HOOPP Connect, where you can do the following:

- use the Pension Estimator to see what your future pension could look like
- update your personal information
- view your annual statements and other HOOPP documents
- send and receive secure messages



Member services

Our pension experts offer personal service to help you make informed decisions about your pension. Our Member Services team can walk you through the options that are right for your personal situation, so you can get the most out of your pension. If you have questions about your pension, contact our Member Services team at 416-646-6445 or toll-free at 1-877-43HOOPP (46677), Monday to Friday, 8 a.m. to 5 p.m., Eastern Time.



Privacy

Your privacy is important to us. At HOOPP, safeguarding the privacy of our members is a priority. We collect, use and disclose our members' personal information only for the purpose of administering the Plan; this refers primarily to administering pension benefits and paying pensions after retirement. For more information on HOOPP's privacy policies and practices, please visit **hoopp.com**.

Summary of terms

The following are simplified explanations of the key terms used in this booklet. Many of these terms are defined in the *HOOPP Plan Text*, which is available on hoopp.com or by contacting HOOPP.



Bridge benefit: A temporary monthly benefit payable in addition to your lifetime pension if you retire early. Any bridge benefit will continue until age 65 or you pass away, whichever happens first.

Contributory service: The length of time you have contributed to HOOPP. It also includes any free accrual and periods gained by buying back service and excludes non-contributory leaves. Contributory service is used to calculate your pension. If you are an incorporated physician with pensionable earnings in a calendar year that, when expressed on an annualized basis, are less than your lower earnings limit, your contributory service will be adjusted proportionately.

Disability pension: A disability benefit offered by HOOPP which allows you to take an immediate pension without early retirement adjustments if HOOPP determines you are totally and permanently disabled. It is based on your contributory service (including any free accrual) accrued up to the date you start your disability pension. While your disability pension is not subject to early retirement adjustments, you will not be entitled to bridge benefits.

Free accrual: A disability benefit offered by HOOPP that allows you to continue to build your HOOPP pension while you are disabled, without the need to make contributions. Free accrual is subject to maximums related to your age, total contributory service and level of disability.

Lifetime pension: The monthly lifetime payment you will receive from HOOPP at retirement, based on HOOPP's defined benefit pension formula. This does not include the bridge benefit for members who retire early.

Partially disabled: Having a physical or mental impairment which HOOPP has determined prevents you from performing the duties related to your current job.

Qualifying spouse: In general terms, a qualifying spouse is a person who, at the earlier of the date that you retire or pass away, you were married to but not living separate and apart from, or living together continuously in a common law relationship for at least one year, or earlier if as parents of a child. To be eligible to receive a spousal lifetime pension, your spouse must meet the definition of a qualifying spouse, as set out in the *HOOPP Plan Text*, at the applicable time.

Totally and permanently disabled: Having a physical or mental impairment which HOOPP has determined prevents you from engaging in any employment for which you are reasonably suited by virtue of your education, training or experience, and can reasonably be expected to continue for the remainder of your lifetime.

Totally disabled: Having a physical or mental impairment which HOOPP has determined prevents you from engaging in any employment for which you are reasonably suited by virtue of your education, training or experience.

This booklet contains summary information about the disability benefits in the *HOOPP Plan Text* as in effect on Sept. 25, 2025. You should not rely solely on the information in this booklet to make decisions about your pension. You can find more detailed information about the Plan in the *HOOPP Plan Text*, available on **hoopp.com**. In cases where the information provided in this booklet, by an employer or by any other source differs from that contained in the *HOOPP Plan Text*, the *HOOPP Plan Text* in effect at the relevant time will govern.

Copies of HOOPP member booklets are available on **hoopp.com**.

Pour obtenir la version française du présent livret, veuillez communiquer avec le HOOPP.

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