



DISABILITY BENEFITS

Understanding the roles and responsibilities of members, employers and HOOPP

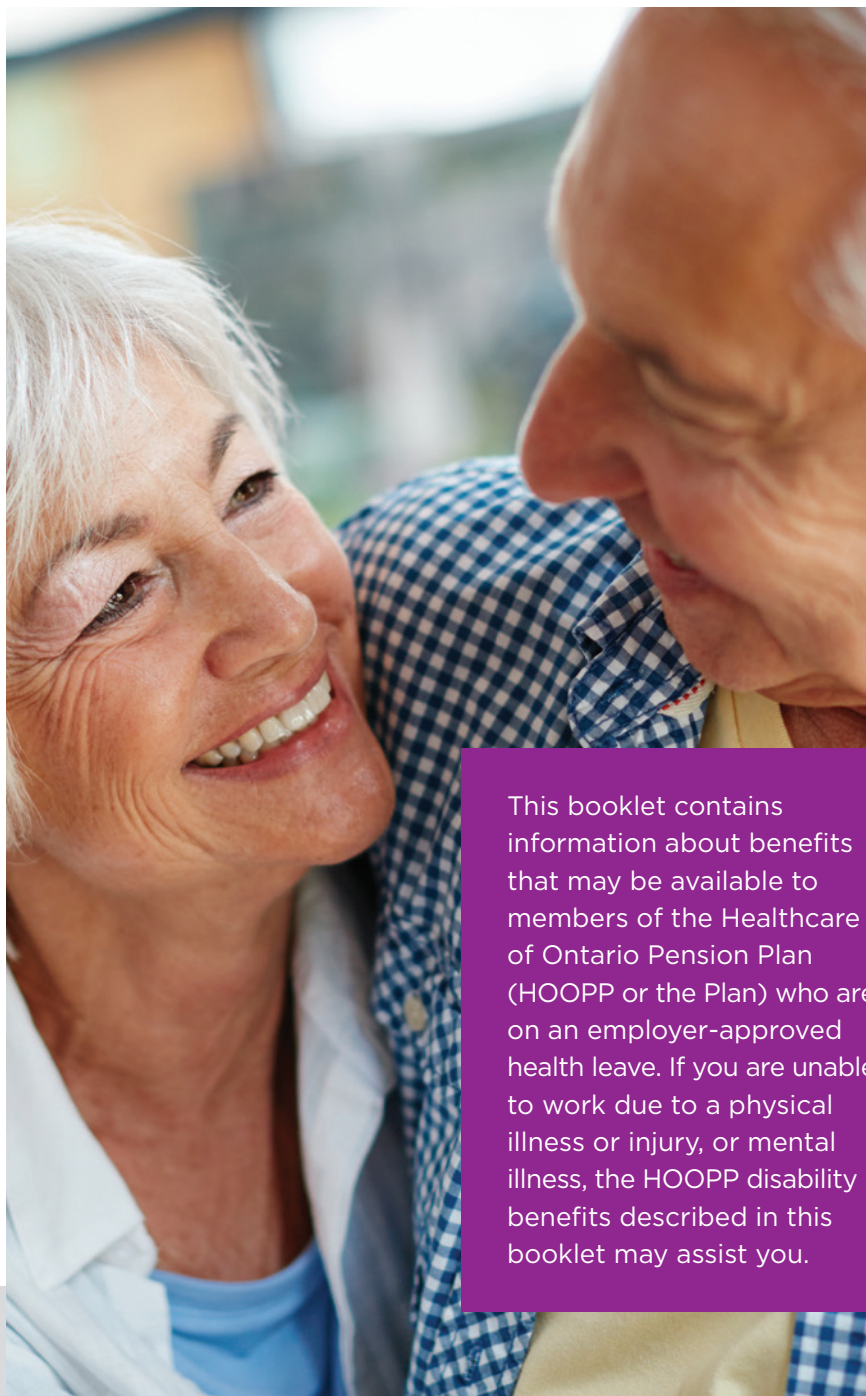


HOOPP
Healthcare of Ontario
Pension Plan

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This booklet contains information about benefits that may be available to members of the Healthcare of Ontario Pension Plan (HOOPP or the Plan) who are on an employer-approved health leave. If you are unable to work due to a physical illness or injury, or mental illness, the HOOPP disability benefits described in this booklet may assist you.

INTRODUCTION

This booklet provides you with details of HOOPP's disability benefits.

You *may* be eligible to receive these benefits if you

- Are a HOOPP member, and
- Are unable to work because of physical illness or injury, or mental illness, and
- Have been placed on a health leave by your employer.

This booklet also explains how to apply for disability benefits. You will need to provide HOOPP with the information needed to independently assess your medical condition.

We know this may be a difficult time for you. We're here to help.

If you have any questions about the benefits described in this booklet, or about the information required to apply for these benefits, please contact HOOPP Member Services at **416-646-6445** or toll-free in Canada and the U.S. at **1-877-43HOOPP (46677)**, Monday through Friday, 8 a.m. to 5 p.m., Eastern Time.

Meanings of specific terms

Some terms in this booklet have specific meanings in the context of the Plan. These terms appear in ***bold italics*** the first time they are mentioned in the booklet and a *Summary of terms* can be found at the back of the booklet to help explain them. You'll also find a more detailed glossary on **hoopp.com**.

OVERVIEW OF HOOPP DISABILITY BENEFITS

HOOPP provides two disability benefits: free accrual of pension benefits and a disability pension.

Free accrual can allow you to continue to build your HOOPP pension while you are on a health leave without the need to make contributions. If you are approved for free accrual, you accumulate **contributory service** at no cost to you or your employer.

A disability pension is a different benefit that you can choose instead of free accrual if you are assessed by HOOPP to be **totally and permanently disabled**. It is an immediate unreduced pension based on your contributory service and earnings to date.

To be eligible to apply for these benefits, your employer will need to place you on a health leave.

To apply for disability benefits, contact HOOPP Member Services or sign in to HOOPP Connect to download the appropriate forms and follow the instructions provided.

HOOPP will review your completed forms, along with any other additional medical evidence you choose to include, to assess whether you meet one of the Plan's definitions of disability. HOOPP will then contact you to let you know if you qualify for benefits and to outline any next steps that are required.

If you are not on an employer-approved health leave, or if you have already retired or ended your membership in the Plan, you are not eligible to receive disability benefits from HOOPP.

HOOPP's definitions of disability

The benefits you may be eligible to receive will depend on your level of disability as assessed by HOOPP. We use three different definitions of disability, outlined below.

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

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.

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.

Options available based on HOOPP's assessment

The level of your disability determines which of the two benefits you may qualify for. The following table provides you with an overview of these benefits, based on HOOPP's assessment of your medical condition.

IF HOOPP'S ASSESSMENT FINDS THAT YOU ARE	YOU MAY BE ELIGIBLE TO RECEIVE
partially disabled	free accrual
totally disabled	free accrual
totally and permanently disabled	free accrual OR disability pension

HOOPP will review your medical information to determine whether you meet one of the Plan's definitions of disability. HOOPP will then contact you to let you know if you qualify for any disability benefits and to outline any next steps that are required.

If HOOPP determines that you do not meet the definitions as described above, you will not be eligible to receive disability benefits from the Plan. You will remain a member of HOOPP during your health leave,

even if you're not making contributions. However, you will not build any service during this time.

It is important to note that you may be able to make contributions to the Plan, based on your earnings, during the first four years of your employer-approved health leave.

You can reapply for benefits by using new forms and providing medical evidence at any time during your health leave.



In the event of a shortened life expectancy

If a doctor licensed in Canada gives a medical opinion that you have a life expectancy of less than two years, you may be able to unlock and withdraw funds from your pension. Your **qualifying spouse**, if you have one, must also give their consent to withdraw the funds. Please contact HOOPP Member Services for more information.

THE QUALIFYING PERIOD

The first 15 weeks of an employer-approved health leave is known as the qualifying period. During this time, you and your employer are required to make contributions to your pension based on any employment earnings that you receive.

Free accrual can only begin after the qualifying period has ended.

Top-up contributions

If you receive partial earnings or no earnings during the qualifying period, you can choose to top up your contributions to your pre-leave level using your own resources. Your employer will submit your contributions to HOOPP on your behalf and will contribute based on your contributions.

Your contributory service during the qualifying period will be prorated based on the contributions HOOPP receives. For example, if you contribute with respect to 50% of your pre-leave earnings, you will receive half the contributory service you would have received had you contributed at 100% of your pre-leave earnings level.

You can make top-up contributions up to six months from the end of your qualifying period. Topping up your contributions will ensure that you will have more years of contributory service at retirement. That can make a difference in your pension amount when you decide to retire.

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 work again for the same health reason, you will not have to start a new qualifying period.

If you return to work for more than three consecutive weeks and then are off on a subsequent employer-approved health leave, a new 15-week qualifying period will begin.

There is no qualifying period for a disability pension; if approved by HOOPP, you can begin receiving this benefit immediately.

Roles and responsibilities during the qualifying period

YOU	YOUR EMPLOYER	HOOPP
<ul style="list-style-type: none">• apply for HOOPP disability benefits• ensure that you understand your contribution options during the qualifying period• decide whether to top up contributions during the qualifying period if you are not receiving 100% of your pre-leave earnings	<ul style="list-style-type: none">• places you on a health leave and notifies HOOPP• collects any required or optional top-up contributions relating to the qualifying period and remits them to HOOPP• advises HOOPP of any change in your leave or employment status	<ul style="list-style-type: none">• provides you with a copy of this booklet and the medical forms once you have reached 15 weeks of your health leave• credits you with any contributory service you earn from contributions made by you and your employer during the qualifying period

FREE ACCRUAL OF PENSION BENEFITS

Free accrual allows you to continue to build your HOOPP pension while you are on a health leave. If you are approved for free accrual, you accumulate contributory service at no cost to you or your employer.

To be eligible for free accrual, you must be employed by a HOOPP employer. You must also

- Apply for disability benefits from HOOPP
- Have been on an employer-approved health leave for 15 weeks
- Be assessed by HOOPP as being partially disabled, totally disabled, or totally and permanently disabled
- Have contributed to the Plan before going on a health leave
- Be under age 65
- Have less than 35 years of contributory service

To apply, submit medical evidence to HOOPP that demonstrates the nature of your physical illness or injury, or mental illness.

Free accrual cannot begin until HOOPP has reviewed and approved your application. We encourage you to complete and forward all necessary medical information to HOOPP within 60 days of receiving your disability application package. If HOOPP receives your information after the deadline, there may be a gap in your contributory service between the end of the qualifying period and, if you qualify, the start of free accrual.

If approved for free accrual

HOOPP will contact you to let you know that you have been approved and for how long. The length of your approval period will depend on HOOPP's provisions for free accrual limits, as well as periodic medical reviews.

Periodic medical reviews

Once you are receiving free accrual, HOOPP will ask you to submit updated medical information periodically to determine whether you continue to qualify for this benefit.

Periodic medical reviews are required for all three levels of disability. You are responsible for providing medical evidence to HOOPP by the review dates set by HOOPP. If you do not submit medical evidence or if HOOPP determines that you no longer qualify for disability benefits, your free accrual will end as of your medical review date. If HOOPP determines that you continue to qualify, you will receive a new approval letter containing your updated approval period.

If you are partially disabled:

Provided that you continue to be assessed by HOOPP to be partially disabled, you can continue to qualify for free accrual, until the earlier of when you

- Return to work and resume making contributions, or
- Reach four years from the date your health leave started, or
- Reach 35 years of contributory service or reach age 65, or
- End your membership in HOOPP or, if you are age 55 or older, request your retirement options from HOOPP.

If you are totally disabled or totally and permanently disabled:

Provided that you continue to be assessed by HOOPP to be totally disabled or totally and permanently disabled, you can continue to qualify for free accrual until the earlier of when you

- Return to work and resume making contributions, or
- Reach 35 years of contributory service or reach age 65, or
- End your membership in HOOPP or, if you are age 55 or older, request your retirement options from HOOPP.

If not approved for free accrual

If HOOPP has assessed that you do not meet any of the definitions of disability outlined earlier in this booklet, you will not be approved for free accrual.

While you remain on an employer-approved health leave, both you and your employer may continue to make contributions to HOOPP for up to four years, subject to your employer's approval. After four years on a health leave, you will remain a member of the Plan as long as you remain employed, but you will not build any additional benefits in the Plan.

You may use new medical evidence to apply for HOOPP disability benefits again at any time during the first four years of a health leave.

If your employment comes to an end

If your employment ends while you are receiving free accrual, you may choose to continue your membership in the Plan and receive free accrual until your next medical review date. At that time, you may need to submit updated medical evidence to apply for a continuation of free accrual, subject to limits and maximums. If HOOPP determines that you do not qualify for a continuation of free accrual, or if your employment has ended during a time when you are not receiving free accrual, you will have the option of ending your membership in the Plan.

Roles and responsibilities relating to free accrual of pension benefits

YOU	YOUR EMPLOYER	HOOPP
<ul style="list-style-type: none">• ensure that you understand HOOPP's free accrual rules• ensure your medical forms and medical evidence are submitted to HOOPP within the time allowed if you wish to apply to continue to receive disability benefits• pay any costs for obtaining and submitting medical evidence	<ul style="list-style-type: none">• places you on a health leave and notifies HOOPP• advises HOOPP of any change in your health leave or employment status	<ul style="list-style-type: none">• provides you with a copy of this booklet and medical forms once you have reached 15 weeks of your health leave• reviews the medical evidence to determine if you qualify for disability benefits• credits you with free accrual if you qualify• advises you of the next date medical evidence is required from you to continue receiving free accrual



Rehabilitation programs

HOOPP defines a rehabilitation program as one that

- Has the objective of enabling you to return to work
- Has specific, measurable goals that are time dependent
- Is usually weeks or months in duration, not years

If you return to work at your employer on an employer-approved rehabilitation program while you are receiving free accrual, your free accrual can continue until one of the following occurs:

- You reach your next medical review date, or
- You resume your full pre-leave duties or begin a new permanently accommodated role, or
- You no longer qualify for free accrual.

While you are on an employer-approved rehabilitation program, you must continue to provide HOOPP with medical evidence to support your claim for free accrual, as requested by HOOPP. If you are unable to provide this information, your free accrual benefit may be discontinued.

DISABILITY PENSION

A disability pension provides an immediate unreduced pension that can begin at any age under 65.

If HOOPP assesses that you are totally and permanently disabled, based on the medical information that you have provided, you will have the following options:

- Receive, or continue to receive, free accrual, or
- Begin receiving a HOOPP disability pension, or
- Apply for a retirement pension, if you are age 55 or older.

A disability pension is an immediate unreduced pension payable for your lifetime. It can begin at any age and is not subject to early retirement reductions. A disability pension is based on the contributory service and earnings you have built in the Plan (including any free accrual you may have received) up to your disability retirement date.

Like a retirement pension, a disability pension includes a survivor benefit 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-year period. Your spouse will then receive a monthly **lifetime pension**

equal to 66 2/3% of your monthly disability pension. Unlike a retirement pension, there is no option to increase the survivor benefit to 80% or 100% of your monthly lifetime benefit.

If you do not have a qualifying spouse, or your spouse waived their entitlement and you pass away before receiving 15 years of payments, your **beneficiary(s)** will be eligible to receive a survivor benefit. Your beneficiary(s) can choose to receive this benefit as either

- A continuation of your monthly pension payments, for the balance of the 15-year period, or
- A lump-sum payment representing the value of your remaining payments in the 15-year period. This amount is paid in cash and is taxable in the year it is received.



Weigh your decision carefully

Be sure to weigh the pros and cons of both the free accrual and disability pension options before making a decision. Before starting a disability pension, you must resign from all of your HOOPP employers where you were enrolled in the Plan and, by doing so, you may lose other employment-related benefits.

It is important to note that a disability pension does not come with a bridge benefit, but an early retirement pension does. Members over age 55 who are eligible for an early retirement pension should understand their options fully when choosing between a disability pension and an early retirement. HOOPP recommends you seek professional financial advice when making this decision.

To be eligible for a HOOPP disability pension, you must

- Apply for disability benefits from HOOPP
- Be assessed by HOOPP as being totally and permanently disabled
- Be on an employer-approved health leave or in receipt of free accrual
- Have contributed to the Plan before your date of disability
- Be under age 65
- Have less than 35 years of contributory service

If approved for a disability pension

If you are assessed by HOOPP to be totally and permanently disabled, you have 60 days from the date of your approval letter to decide if you want to start your disability pension. If you choose to begin receiving a disability pension, you will be required to end your employment with all of your HOOPP employers where you were enrolled in the Plan. Each employer must submit a notice of retirement to HOOPP. If you are not employed, HOOPP will provide you with the documents to complete to start your disability pension.

Your disability pension payments will begin on the first day of the month following either the date you end your employment or the date your disability benefit application is approved by HOOPP – whichever comes later.

Roles and responsibilities relating to disability pensions

YOU	YOUR EMPLOYER	HOOPP
<ul style="list-style-type: none"> • ensure that you understand HOOPP's disability pension benefits • ensure that you meet all application rules and deadlines • pay the cost of submitting any medical evidence • must resign from all of your HOOPP employers where you were enrolled in the Plan to receive a disability pension, if approved • must ensure that your notice of retirement is submitted to HOOPP by your employer(s) where you were enrolled in the Plan within 60 days of the date of your approval letter 	<ul style="list-style-type: none"> • places you on a health leave and notifies HOOPP • provides HOOPP with a notice of your retirement once you advise them of your intention to retire 	<ul style="list-style-type: none"> • provides you with a copy of this booklet and medical forms once you have reached 15 weeks of your health leave • reviews the medical evidence to determine if you qualify for disability benefits • starts your pension, if you qualify and wish to proceed with this option

REAPPLICATION AND APPEAL

If HOOPP denies your application for disability benefits, you may be able to reapply or appeal the decision.

Reapplication

If you are on an employer-approved health leave and still employed but not approved for free accrual, you are not eligible to appeal. However, you may use new medical evidence to apply again at any time during the four-year period that follows the start of your health leave.

Appeal

You can appeal HOOPP's decision within 60 days from the date of your letter if

- You wanted to receive a disability pension but were not approved for one, or
- Your application for disability benefits is denied after you have reached the end of the fourth year of your health leave or after your employment relationship has ended.

Simply contact HOOPP if you wish to do so. Appeals are carried out by an independent medical examiner (IME) whose costs are covered by HOOPP. However, you are responsible for paying for all transportation costs associated with attending the IME appointment. If you miss the medical appointment with the IME, you will be responsible for the cost of the missed appointment.



FREQUENTLY ASKED QUESTIONS

About free accrual

Can I apply for disability benefits if I have ended my membership in HOOPP or retired?

No. If you have ended your membership in the Plan or retired, you are not eligible to apply for disability benefits.

What happens if I don't submit the medical evidence forms to HOOPP by the end of the 60-day deadline? Does it mean I won't get free accrual?

It does not mean you won't get free accrual. If you get the forms to us after the 60-day deadline, you can still be approved for free accrual but there could be a gap in your contributory service between the end of the qualifying period and, if you qualify, the start of free accrual.

Can I build my benefits if there's a gap between the end of the qualifying period and the start of free accrual?

Yes, but only if your employer allows you to make contributions during such gap periods will you continue to build service. You need to pay these contributions to your employer no later than six months from the end of your health leave. If contributions aren't allowed or you choose not to make them, you will not build any pension benefits during the gap unless you purchase this period under HOOPP's buyback rules.

If I don't qualify for free accrual, but my employer allows me to remain on a health leave beyond the 15-week qualifying period and make contributions, when do I have to make them?

You can make contributions while you are on the health leave or within six months of the end of your leave if you have returned to work and resumed making regular contributions with your employer. Once that deadline has passed, this period is available for purchase under HOOPP's buyback rules.

If I need more medical forms, where can I get them?

Forms are available from your employer, on HOOPP Connect or by contacting HOOPP Member Services.

If my application for disability benefits is denied, can I appeal?

If you are on an employer-approved health leave and still employed but not approved for free accrual, you cannot appeal the decision; however, you may use new medical evidence to apply again at any time during your four-year health leave.

If you have reached the end of your fourth year of your health leave or if your employment relationship has ended, or if you wanted to receive a disability pension but were not approved for one, you can appeal the Plan's decision within 60 days from the date of your letter. Simply contact HOOPP Member Services if you wish to do so.

About disability pensions **Is my disability pension taxable income?**

Yes. HOOPP will withhold tax as required by the Canada Revenue Agency.

Can I apply for disability benefits if I have terminated my membership in HOOPP or retired?

No. If you have terminated your membership in the Plan or retired, you are not eligible to apply for disability benefits.

Can I continue to receive a disability pension if I go back to work?

No. To qualify for a disability pension you must be totally and permanently disabled and unable to perform any job. If you are receiving a disability pension, please notify HOOPP if you return to work or are thinking about returning to work.

Will the income I receive from my HOOPP disability pension affect any of my other compensation, such as my employer-provided long-term disability or Workplace Safety and Insurance Board (WSIB) benefits?

It may. Please ask your employer for more information.

Do I have to elect to receive a disability pension if I am assessed by HOOPP to be totally and permanently disabled?

No. You have a choice between a disability pension and free accrual. HOOPP recommends you seek professional financial advice when making this decision.

If I wanted to receive a disability pension but was approved for free accrual only, can I appeal?

Yes. You can appeal the Plan's decision within 60 days from the date of your letter. Simply contact HOOPP Member Services if you wish to do so and HOOPP will explain the process.

About rehabilitation work programs

Do I have to make contributions to the Plan while I'm on an employer-approved rehabilitation program?

No. Provided that you are receiving free accrual from HOOPP and are on an employer-approved rehabilitation program, you do not have to make contributions. You will still have to provide HOOPP with medical evidence of your disability, as required.

What happens if I return to work on a rehabilitation program before the 15-week qualifying period ends?

If you return to work on an employer-approved rehabilitation program within the 15-week qualifying period, you may still apply for disability benefits. If approved, your free accrual can start at the end of the 15 weeks. You may receive free accrual while you are on a rehabilitation program as long as you qualify and until you return to your full duties.

WE'RE HERE TO HELP

You can get information about your pension and the Plan in the following ways.

Online

Visit **hoopp.com** to learn about Plan features and performance, and to sign in to HOOPP Connect, your secure online member site.

Regular communications

Your Annual Statement provides personalized details about your pension. It includes an estimate of the projected pension that you can expect to receive from HOOPP if you stay in the Plan until you retire. Your statement is mailed to you and it is available online via HOOPP Connect. You may choose to receive only the online version.

Our newsletter for members is mailed to you and it is available on **hoopp.com**. To receive your newsletter by email, please contact us.

Member presentations

Join us for an engaging seminar to learn more about how your pension works. Visit **hoopp.com** for more information and to register.

Member Services

More information is available by calling Member Services at **416-646-6445** or toll-free in Canada or the U.S. at **1-877-43HOOPP (46677)**, Monday through 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.

Beneficiary(s): The person(s) or organization(s) you designate to receive any benefits which may be payable when you pass away if you do not have a qualifying spouse, or if spousal benefits have been waived. Under provincial pension legislation, your qualifying spouse will receive benefits instead of your beneficiary.

Contributory service: The length of time you have contributed to HOOPP. It also includes any buybacks, transfers or free accrual, and excludes non-contributory leaves. Contributory service is used to calculate your pension.

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 early retirees.

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: A person who, at the earlier of the date you retire or pass away, you are

A. Married to, but not separated from; or

B. Living with in a common-law relationship

i Continuously for a period of not less than one year, or

ii Of some permanence, if he/she is the parent of your child.

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.

Your notes

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This booklet contains summary information about the disability benefits in the *HOOPP Plan Text* as in effect on Jan. 1, 2018. 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.

See your future. Now.

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