

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

Guillaume Favre



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Health Insurance Chapter 9 Book Review: Unveiling the Power of Words

In a world driven by information and connectivity, the energy of words has become much more evident than ever. They have the capacity to inspire, provoke, and ignite change. Such may be the essence of the book **Health Insurance Chapter 9**, a literary masterpiece that delves deep into the significance of words and their effect on our lives. Written by a renowned author, this captivating work takes readers on a transformative journey, unraveling the secrets and potential behind every word. In this review, we will explore the book's key themes, examine its writing style, and analyze its overall effect on readers.

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