

The purpose of this insurance is to provide you with a continuing income if you suffer a lengthy disability which prevents you from working. During the first 24 months, disability means that you are unable to perform your regular occupation, and thereafter, that you are unable to perform the duties of any occupation for which you are reasonably qualified by reason of education, training or experience.

If you cease to be engaged in the Public Service of Canada for any reason your insurance terminates, subject to continuance of any benefits resulting from a disability incurred while the policy is in force.

Payments under this insurance cease at age 65.

OTHER INSURANCE PLANS

You may have insurance in a group plan sponsored by one of the employee organizations. For information you should contact the appropriate office direct.

UNEMPLOYMENT INSURANCE

Effective, January 2, 1972, Unemployment Insurance coverage was expanded and many occupational groups, previously exempt, are now included in this program. Public Servants, whose deductions on behalf of unemployment insurance were formerly discontinued upon the completion of two years of service on a continuing basis, are now required to contribute.

Benefits

Unemployment Insurance benefits are payable when earnings are interrupted either because one cannot find employment or is unable to work due to illness, maternity, or retirement. The benefits paid will be related to earnings and the number of insured weeks one has accumulated under the Plan. There is a two-week waiting period and benefits are paid every two weeks.

Retirement Benefits

If a Public Servant retires between the ages of 65 and 70 and has had 20 weeks of insurable employment in the 52 weeks immediately preceding retirement and a pension under either the Canada or Quebec Pension Plans becomes payable, he will be eligible for a lump sum benefit, equal to 3 weeks of benefit at two-thirds of *average weekly insurable earnings*. There is no waiting period and the only deduction is for income tax purposes. When the retirement benefit