

Standards for self-employed workers and salaried employees working from home

DISABILITY INSURANCE BLUE FLEX (FLEX PLAN)

Proof of income is always required for:

- An insurance amount of \$3,500 or more
- The option to submit proof of income with the application, unless otherwise stipulated below

Occupational category 4A	Waiting period	Benefit period
Salaried employees and self-employed persons working 0 to 100% of the time from home	Chosen by insured	Chosen by insured

Occupational category 3A	Waiting period	Benefit period
Salaried employees working 0 to 100% of the time from home	Chosen by insured	Chosen by insured
Self-employed persons working 20 to 100% of the time from home and having an income greater than \$50,000 after expenses and before taxes	Chosen by insured	Chosen by insured
1 If they have held the same occupation or worked in the same field for the past 2 years		
2 If they have been working less than 2 years in a different field from the previous occupation: <ul style="list-style-type: none"> ◆ Must be working from home for at least 1 year ◆ Proof of income for the last 2 years ◆ Cannot choose the option to submit proof of income with the application. Proof of income will be required when submitting a claim. 		
3 If they have been working from home for less than a year in a different field from the previous occupation: <ul style="list-style-type: none"> ◆ Must be working from home for at least 6 months ◆ Maximum benefit of \$1,300 ◆ Cannot choose the option to submit proof of income with the application. Proof of income will be required when submitting a claim. 		

Occupational category 3A (con't)	Waiting period	Benefit period
Self-employed persons working 20 to 100% of the time from home and having an income of less than \$50,000 after expenses and before taxes	Chosen by insured	Chosen by insured
1 If they have held the same occupation or worked in the same field during the past 2 years:		
<ul style="list-style-type: none"> ◆ Agreements or contracts established for the upcoming year ◆ Proof of income for the year 		
2 If they have been working for less than 2 years in a different field from the previous occupation:		
<ul style="list-style-type: none"> ◆ Must be working from home for at least 1 year ◆ Proof of income for the last 2 years ◆ Cannot choose the option to submit proof of income with the application. Proof of income will be required when submitting a claim. 		
3 If they have been working from home for less than 1 year in a different field from the previous occupation:		
<ul style="list-style-type: none"> ◆ Must be working from home for at least 6 months ◆ Maximum benefit of \$1,300 ◆ Cannot choose the option to submit proof of income with the application. Proof of income will be required when submitting a claim. 		
Self-employed workers working 20% or less of the time from home	Chosen by insured	Chosen by insured

Occupational categories 2A, A and B	Waiting period	Benefit period
Self-employed persons working 20 to 100% of the time from home and having an income greater than \$25,000 after expenses and before taxes		
<ul style="list-style-type: none"> ◆ No proof of income 	90 days	2 or 5 years
<ul style="list-style-type: none"> ◆ Proof of income for the last 2 years 	Chosen by insured	Chosen by insured
Self-employed persons working 20 to 100% of the time from home for more than 2 years and having an income between \$17,000 and \$25,000 after expenses and before taxes	90 days	2 or 5 years
<ul style="list-style-type: none"> ◆ Proof of income for the last 2 years 		
Self-employed persons working 20 to 100% of the time from home for less than 2 years and having an income between \$17,000 and \$25,000 after expenses and before taxes	90 days	2 or 5 years
<ul style="list-style-type: none"> ◆ Employment in the same field or in a related field for 2 years ◆ Proof of income for the last 2 years 		
Self-employed persons working 20% or less of the time from home	Chosen by insured	Chosen by insured
All workers from categories 2A, A and B working from home and who do not meet the criteria mentioned above	120 days	2 years

Special consideration (occupational category A)	Waiting period	Benefit period
Educators working 100% of the time from home without certification (without completed studies in Early Childhood Education or accreditation recognized by a Home Childcare Coordinating Office) and having a minimum income of \$12,000 after expenses and before taxes	120 days	2 years
<ul style="list-style-type: none"> ◆ Benefits according to income ◆ Proof of income for the last 2 years 		