

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

## DISABILITY INSURANCE BLUE VISION (GLOBAL 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
<b>1</b> If they have held the same occupation or worked in the same field for the past 2 years		
<b>2</b> If they have been working less than 2 years in a different field from the previous occupation: <ul style="list-style-type: none"> <li>◆ Must be working from home for at least 1 year</li> <li>◆ Proof of income for the last 2 years</li> <li>◆ Cannot choose the option to submit proof of income with the application. Proof of income will be required when submitting a claim.</li> </ul>		
<b>3</b> 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"> <li>◆ Must be working from home for at least 6 months</li> <li>◆ Maximum benefit of \$1,300</li> <li>◆ Cannot choose the option to submit proof of income with the application. Proof of income will be required when submitting a claim.</li> </ul>		

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

Occupational categories 2A, A and B	Waiting period	Benefit period
<b>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</b>		
<ul style="list-style-type: none"> <li>◆ No proof of income</li> </ul>	90 days	2 or 5 years
<ul style="list-style-type: none"> <li>◆ Proof of income for the last 2 years</li> </ul>	Chosen by insured	Chosen by insured
<b>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</b>	90 days	2 or 5 years
<ul style="list-style-type: none"> <li>◆ Proof of income for the last 2 years</li> </ul>		
<b>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</b>	90 days	2 or 5 years
<ul style="list-style-type: none"> <li>◆ Employment in the same field or in a related field for 2 years</li> <li>◆ Proof of income for the last 2 years</li> </ul>		
<b>Self-employed persons working 20% or less of the time from home</b>	Chosen by insured	Chosen by insured
<b>All workers from categories 2A, A and B working from home and who do not meet the criteria mentioned above</b>	120 days	2 years

Special consideration (occupational category A)	Waiting period	Benefit period
<b>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</b>	120 days	2 years
<ul style="list-style-type: none"> <li>◆ Benefits according to income</li> <li>◆ Proof of income for the last 2 years</li> </ul>		