
Information Update

December 17, 2010

To: Advisors

From: The Co-operators Group Department

**Re: Changes to the Employment Insurance Maximum Weekly Benefit
Effective January 1, 2011**

The attached notice will be sent to plan sponsors with short term disability coverage.

If you have any questions about the communication, please contact your Group Business Development Manager.

December 18, 2010

<First Name> <Last Name>
<Company Name>
<Address 1>
<Address 2>
<City> <Prov> <Postal>

Dear <First Name>:

**Re: Changes to the Employment Insurance Maximum Weekly Benefit
Effective January 1, 2010**

Effective January 1, 2011, the weekly Employment Insurance (EI) maximum benefit will increase from \$457 to \$468. Maximum insurable earnings will increase from \$43,200 to \$44,200.

Short term disability (STD) plans

This increase affects your STD plan if:

- the benefit is a flat amount equal to the EI maximum
- the STD maximum is equal to the EI maximum
- STD benefits are calculated using EI maximum insurable earnings

If your STD plan is affected and your group is **head office billed**, your January billing statement will show premium adjustments for plan members eligible for an increased benefit.

If your group is **self-reporting**, please adjust your January premium remittance to reflect the new STD volumes of insurance and total premiums.

EI premium reduction program

If your insured STD plan or employer-paid sick leave plan provides a maximum weekly benefit less than the new EI weekly maximum benefit of \$468, your plan may not qualify for the EI premium reduction program. Contact your group benefits advisor if you require an amendment to your STD plan.

Sincerely,

The Co-operators