

## Benefits at a Glance – Optional Life Insurance Civic Service Union 52

Coverage	Benefit Description
<b>Eligibility</b>	<ul style="list-style-type: none"> <li>• Permanent full-time employees who are participating in the Group Life Insurance Plan and are under 65 years of age are eligible to be covered.</li> <li>• Must complete an application that includes a Health Questionnaire.</li> <li>• Insurer may request additional information (i.e. Doctor's report).</li> <li>• Insurer will review the application and any additional information and will approve or decline coverage.</li> </ul>
<b>Benefit Amount</b>	<ul style="list-style-type: none"> <li>• Available in multiples of multiples of \$25,000 to a maximum of \$250,000.</li> </ul>
<b>Premium Amount</b>	<ul style="list-style-type: none"> <li>• Depends on the age and gender of the employee as well as whether they are a smoker or non-smoker.</li> <li>• The member is responsible for the full amount of the premium through bi-weekly payroll deduction.</li> </ul>
<b>Effective Date of Coverage</b>	<ul style="list-style-type: none"> <li>• Effective on the 1<sup>st</sup> day of the month following the date the application is approved by the insurer.</li> </ul>
<b>Changes in Coverage Amount</b>	<ul style="list-style-type: none"> <li>• A change in the amount of optional insurance coverage is effective from the 1<sup>st</sup> day of the month following the date of the change.</li> <li>• The member must be actively at work in order for the amount of insurance to increase.</li> <li>• The insurer may request additional medical evidence.</li> </ul>
<b>Termination of Coverage</b>	<ul style="list-style-type: none"> <li>• The earlier of: <ul style="list-style-type: none"> <li>- day before the member attains age 65;</li> <li>- day on which the member no longer has Basic Life coverage; or</li> <li>- the date the member has asked, in writing, to have the optional insurance cancelled.</li> </ul> </li> </ul>
<b>Beneficiary</b>	<ul style="list-style-type: none"> <li>• May appoint one or more beneficiaries or change the appointed beneficiaries.</li> <li>• Designation of beneficiaries or a request to change beneficiaries must be in writing.</li> </ul>

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<b>Waiver of Premium</b>	<ul style="list-style-type: none"> <li>• If a member becomes totally disabled prior to age 65 and remains disabled for a period of 6 consecutive months, coverage under the Optional Life Insurance Plan remains in force.</li> <li>• Member is not required to make premium payments until: <ul style="list-style-type: none"> <li>- member ceases to be totally disabled;</li> <li>- 3 months after the date that proof of total disability is requested and not received by the insurer; or</li> <li>- the member attains age 65, whichever occurs first.</li> </ul> </li> </ul>
<b>Conversion Privilege</b>	<ul style="list-style-type: none"> <li>• A member who ceases to be insured prior to their 65<sup>th</sup> birthday may ask the insurer to issue a policy of <b>individual life insurance</b> without being required to submit evidence of insurability.</li> <li>• The former employee must submit a written application and first premium payment to the insurer within 31 days after coverage has terminated.</li> <li>• The individual policy must not be less than the minimum amount for which the insurer issues a policy and not more than the amount the member was insured for at the time they ceased to be insured, up to a maximum of \$200,000.</li> <li>• The maximum amount of insurance eligible for conversion will be reduced by the total amount of insurance in force, which was previously obtained under the terms of a Conversion Privilege included in this same policy.</li> </ul>
<b>Exclusions</b>	<ul style="list-style-type: none"> <li>• No benefit is payable if an individual commits suicide while sane or insane, within two years of the effective date of the coverage, or increased coverage.</li> </ul>

**This summary provides general information only. The terms and conditions of the insurer's contract take precedence.**

**September 15, 2003**

