

**The Basic Life Plan will provide:*****On the death of employee who is under age 70:**

• Designated Beneficiary receives	\$100,000.00
• If no Designated Beneficiary, Estate receives	\$100,000.00

***On the death of spouse who is under age 70, the employee receives**

\$25,000.00

***The benefit amounts** shown above apply when the eligible employee is under age 70. When the employee attains the age of 70, coverage for the employee reduces by 50% to \$50,000.

The basic life plan also provides \$10,000 life insurance coverage for each dependent child. A child is insured from birth to age 21 or to age 26 if in school full-time. Coverage is also provided for incapacitated children, regardless of age (with approval).

The cost of the Basic Life Plan is:

Single Employee	\$18.50
Employee with Dependents	\$29.26

For Optional Life Insurance and Optional Critical Illness Insurance information and monthly rates, please refer to the New Hire Flyer and Rates document ("Let's prepare you for whatever life brings") on the front page.



Accidental Death & Dismemberment

Accidental Death & Dismemberment Protection Plan

The Personal Accident Protection Plan provides Accidental Death & Dismemberment coverage on a 24-hour world-wide basis. The plan provides benefits in the event of accidental death or loss of limbs, sight, speech, hearing or paralysis.

Basic Accidental Death & Dismemberment will provide:

On death of an employee who is under age 70 the coverage amount of \$50,000. This amount is fully paid for you by your Employer.

Under the Optional Plan

You and your spouse may select benefit amounts from **\$10,000 up to \$400,000** in units of \$5,000. As well, your child(ren) may be covered for a benefit amount up to **\$25,000 per child** in units of \$5,000.

Outlined below are the monthly rates for the Optional A D & D Plan:

\$10,000	\$0.19
15,000	0.29
20,000	0.38
25,000	0.48
50,000	0.95
75,000	1.43
100,000	1.90
150,000	2.85
200,000	3.80
250,000	4.75
300,000	5.70
350,000	6.65
400,000	7.60

* Does not include the cost of Provincial Sales Tax in Ontario (8%) and Quebec (9%)

** All children in a family are insured for one fee.

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