
Additional coverage and services available for you to purchase

Your plan sponsor has also included options for you to consider purchasing to provide additional coverage for yourself and your family in addition to what is provided as part of your core coverage and services.

Optional Life Insurance

Benefit Details	Your Plan's Coverage
<i>For you as the employee</i>	
Waiting Period	first of the month following 3 months
Amount	increments of \$10,000 to a maximum of \$250,000
Non-Evidence Limit	All amounts are subject to Evidence of Insurability.
Reduction and Termination Age	age 65 or retirement, whichever is earlier
Qualifying Period for Waiver of Premium	104 days
Waiver of Premium	<p>If you become Totally Disabled while insured and prior to age 65 and meet the Premium Entitlement Criteria, your Life Insurance will continue without payment of premium as long as you remain Totally Disabled and otherwise eligible up to the Termination Age.</p> <p>Totally Disabled means a restriction or lack of ability due to an illness or injury which prevents you from performing the essential duties of:</p> <ul style="list-style-type: none"> • your own occupation, during the Qualifying Period and the 2 years immediately following the Qualifying Period • any occupation for which you are qualified, or may reasonably become qualified by training, education or experience, after the 2 years specified above <p>The availability of work will not be considered by Manulife Financial in assessing your disability.</p> <p>If you must hold a government permit or licence to perform the duties of your job, you will not be considered Totally Disabled solely because your permit or licence has been withdrawn or not renewed.</p>
Conversion Privilege	<p>If your Group Benefits terminate or reduce, you may be eligible to convert your Life Insurance to an individual policy, without medical evidence. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of the termination or reduction of your Optional Employee Life Insurance.</p> <p>See the conversion option details in the Additional coverage and services section.</p>
<i>For your spouse</i>	

Waiting Period	first of the month following 3 months
Amount	increments of \$10,000 to a maximum of \$250,000
Termination Age	employee's age 65 or retirement, whichever is earlier
Waiver of Premium	If your Employee Life Insurance premium is waived because you are totally disabled, the premium for this benefit will also be waived as long as you remain Totally Disabled and otherwise eligible up to the employee's age 65.
Conversion Privilege	<p>If your spouse's Optional Life insurance terminates, you may be eligible to convert the terminated insurance to an individual policy, without medical evidence. Your spouse's application for the individual policy, along with the first monthly premium, must be received by Manulife Financial within 31 days of the termination date.</p> <p>See the conversion option details in the Additional coverage and services section.</p>

Optional Accidental Death and Dismemberment Insurance

The amount payable for each loss is a percentage of the Accidental Death and Dismemberment benefit amount which was in effect for you as on the date of your injury.	
Benefit Details	Your Plan's Coverage
Waiting Period	first of the month following 3 months
Benefit Amount	increments of \$10,000 to a maximum of \$250,000
Non-Evidence Limit	\$250,000
Termination Age	age 65 or retirement, whichever is earlier
<p>Covered losses must:</p> <ul style="list-style-type: none"> • be as a direct result of the accidental injury • have occurred within 365 days from the date of the accidental injury • be total and irreversible or irrecoverable <p>Exclusions: No Accidental Death & Dismemberment benefits will be payable if the loss results from any of the following:</p> <ul style="list-style-type: none"> • suicide or self-inflicted injuries • war or insurrection, the hostile actions of any armed forces, or participation in a riot or civil commotion • an infection (except pyogenic infections from an accidental cut or wound), illness or disease, or the medical treatment of any illness or disease, or bodily or mental infirmity • riding in, boarding or leaving, or descending from, any aircraft as a pilot, operator or member of the crew • riding in, boarding or leaving, or descending from, any aircraft which is owned, operated or leased by or on behalf of your employer • committing or attempting to commit an assault or criminal offence • injuries sustained while operating a motor vehicle while under the influence of any intoxicant, including alcohol 	<ul style="list-style-type: none"> • Loss of Life - 100% • Loss of or Loss of Use of Both Hands or Both Feet - 100% • Loss of Sight of Both Eyes - 100% • Loss of One Hand and One Foot - 100% • Loss of One Hand and Sight of One Eye - 100% • Loss of One Foot and Sight of One Eye - 100% • Loss of Hearing in Both Ears and Speech - 100% • Loss of or Loss of Use of One Arm or One Leg - 75% • Loss of or Loss of Use of One Hand or One Foot - 66 2/3% • Loss of sight of One Eye - 66 2/3% • Loss of Speech or Hearing in Both Ears - 66 2/3% • Loss of Thumb and Index Finger or at least Four Fingers of One Hand - 33 1/3% • Loss of All Toes of One Foot - 25% • Loss of Hearing in each Ear - 25% • Hemiplegia, Paraplegia or Quadriplegia - 200% <p><i>In the case of loss of speech or hearing, or loss of use of an arm, hand or leg, the loss must be continuous for 12 months and determined to be permanent, after which time the benefit is payable. Only one percentage, the largest, will be paid for multiple losses to the same limb due to any one accident. No more than 100% will be paid for all losses due to any</i></p>

	<p><i>one accidental injury, except in the case of hemiplegia, paraplegia or quadriplegia, where the total amount paid will not exceed 200% (provided the benefit is paid while you are living).</i></p>
Exposure and Disappearance	<p>If a loss occurs due to unavoidable exposure to the elements, after a conveyance in which you were travelling made a forced landing, or was lost, wrecked, stranded or sank, a benefit will be payable for that loss. The amount payable will be determined in accordance with the covered loss list.</p> <p>If you disappear after a conveyance in which you were travelling made a forced landing, or was lost, wrecked, stranded or sank, a benefit for loss of life will be payable if your body is not found within 365 days after the incident occurred.</p>
Waiver of Premium	<p>If your Employee Life Insurance premium is waived because you are totally disabled, the premium for this benefit will also be waived. Accidental Death and Dismemberment Waiver of Premium ends if this plan terminates.</p>
<p><i>Claims must be submitted within 90 days of the date of injury or death. Necessary paperwork is available from your plan sponsor. Claims for Waiver of Premium must be submitted within 180 days of the end of the qualifying period.</i></p>	