

Life Insurance

See the Additional Coverage and Services section of this booklet to consider purchasing: FollowMe™ Life Coverage, or Optional benefits	
Benefit Details	Your Plan's Coverage
<i>For you as the employee</i>	
Waiting Period	first of the month following 3 months
Benefit Amount	\$50,000
Non-Evidence Limit	\$50,000
Reduction and Termination Age	Your benefit amount terminates at age 70 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.</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the duties of your job, you will not be considered Totally Disabled solely because your permit or licence has been withdrawn or not renewed.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 needing to provide 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 Life Insurance. If you die during this 31-day period, the amount of Life Insurance available for conversion will be paid to your</p>

	<p>beneficiary or estate, even if you didn't apply for conversion.</p> <p>See the conversion option details in the Additional coverage and services section.</p>
<i>For your spouse and your dependants</i>	
Waiting Period	first of the month following 3 months
Benefit Amount	\$10,000 for your spouse and \$5,000 for each dependant child
Termination Age	The earlier of Plan member's age 70 or retirement
Qualifying Period for Waiver of Premium	104 days
Waiver of Premium	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.
Conversion Privilege	<p>If your spouse's 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>
<p>Your beneficiary or estate must submit a claim within 90 days of the date of death. He or she can obtain the necessary paperwork from your plan sponsor. Claims for Waiver of Premium must be submitted within 180 days of the end of the qualifying period.</p> <p>If you are terminally ill and not expected to live more than 24 months, and you require financial assistance, you may qualify for a Compassionate Assistance loan.</p>	

Survivor Benefit

Benefit Details	Your Plan's Coverage
<p>If you die while your dependants are insured under the program, Manulife Financial will continue coverage for some benefits without payment of premium:</p> <ul style="list-style-type: none">• Extended Health Care• Dental Care	<p>Coverage will continue until the earliest of:</p> <ul style="list-style-type: none">• the date your dependant is no longer a dependant,• the date similar coverage is obtained elsewhere,• the date which is 2 years from your death, or• the date the Group Policy terminates.