



Group Life Insurance Plan

**Financial protection for
every member of your family**

What could be more important?

INTRODUCTION

For most people, ensuring that your family will be protected from grave financial consequences following your death or a serious accident, is a primary goal. That's why the Manitoba Public School Employees Group Life Insurance Plan provides you with flexible, affordable group life insurance. The plan lets you tailor your insurance program to your individual circumstances.

Coverage under the employee Group Life Insurance benefit is mandatory for all eligible employees hired after the plan became effective in your school division or district. Should you need more insurance than that provided by the mandatory benefit, you may increase your Group Life Insurance coverage, provided you meet the requirements of the plan at the time the increase is applied for. As well, you may also choose either or both of the following options to ensure you have the coverage you need for yourself and your family:

- Family Life Insurance
- Accident Insurance

This booklet explains the details of the plan and your individual options. Take time to read it carefully and make the choices that will help provide financial security for those you care about most.

BENEFIT SUMMARY

Group Life Insurance

2 times your annual earnings, rounded to the next \$1,000, up to a maximum of 7 times your annual earnings

Family Life Insurance

Spouse	\$20,000
Child	\$10,000

Accident Insurance

Employee	Available in \$18,000 units, up to a maximum of \$360,000
Spouse (if there are no children)	50% of the employee amount
Spouse (if there are children)	40% of the employee amount
Child (if there is no spouse)	10% of the employee amount
Child (if there is a spouse)	5% of the employee amount

GENERAL INFORMATION

Who is eligible?

You are eligible to participate in the plan from your first day of employment if you:

- are a full-time or regular part-time, teaching or non-teaching employee, and
- are hired or contracted for a period of at least 60 consecutive working days.

Substitute teachers and casual employees are not eligible.

Who Are Your Eligible Dependents?

Some options under the plan allow you to insure your eligible dependents—your spouse and children who reside in Canada or the United States. The plan defines your eligible dependents as follows:

- your spouse is your legally married spouse or your partner of the same or opposite sex who you have lived with for at least 12 months.
- your dependent child is your or your spouse's unmarried child, or a child for whom you are the legal guardian, who is:
 - under 21 years of age;
 - under 25 years of age and attending an educational institution full-time and is wholly dependent on you for support; or
 - over the maximum ages stated above and wholly dependent on you for support because of a physical or mental disability that began before reaching the applicable ages stated above.
- For Family Life coverage, the definition of a dependent child includes stillbirth (as defined in the province or territory in which the event occurred).

Enrolling for Coverage

You enrol for coverage upon commencement of employment. You make your coverage elections on the enrolment form that is provided to you and return it to your payroll administrator as soon as possible. Special care should be taken in completing the Beneficiary Designation portion of the enrolment form. A beneficiary is a person named by you to receive the insurance proceeds in the event of your death.

GROUP LIFE INSURANCE

Your death could create a significant financial burden for your family at a time when they are least able to cope. The Group Life Insurance coverage will help ease that burden by providing a lump-sum payment to your beneficiary if you die.

All eligible employees are automatically covered for two times their annual earnings from the day employment begins. If you wish to increase this coverage you may do so, provided you are actively at work and apply within 31 days of your date of employment.

You may increase your coverage to any one of the following coverage options:

- three times your annual earnings,
- four times your annual earnings,
- five times your annual earnings,
- six times your annual earnings, or
- seven times your annual earnings.

(Coverage is rounded to the next higher \$1,000.)

The maximum coverage available for all employees under the Group Life Insurance benefit is seven times your annual earnings.

Coverage under any other option starts on the later of:

- your date of employment, or
- the date the plan administrator receives your completed application form, within 31 days from your date of employment. If you do not return your form within 31 days of your date of employment, you will be required to provide evidence of good health, and coverage starts on the date Great-West Life approves this evidence.

You must be actively at work for coverage to take effect. You are considered to be actively at work on any day that you perform all the usual and customary duties of your occupation at your employer's business establishment or at some other location where your employer's business requires you to be for the scheduled number of hours for that day.

You may also apply for an increase in coverage within the 90-day period before or after a life event (acquisition of a spouse (legal or common-law), birth or adoption of your first child, death of your spouse, when your spouse no longer qualifies as an insurable dependent due to divorce or termination of a common-law relationship (legal separation is not deemed a life event) or involuntary loss of similar coverage through your spouse's group benefit plan).

If you apply within the 90-day period before the life event, and while actively working, increased coverage starts on the date of the life event.

If you apply within the 90-day period after the life event:

- increased coverage starts on the date the plan administrator receives your application.
- If you were not actively at work when the plan administrator received your application, increased coverage starts on your return to regular active work.

If you apply outside of these timelines, you must provide proof of good health and coverage starts on the date Great-West Life approves this evidence.

You may name one or more beneficiaries for your life insurance and change that beneficiary at any time by completing a form available from your payroll administrator. Great-West Life will pay your life insurance benefits to your beneficiary. If you have not named a beneficiary or there is no surviving beneficiary at the time of your death, payment will be made to your estate. It is important to keep your beneficiary designation current.

Coverage amounts that required proof of good health or any increased amounts of coverage are not payable if suicide is committed within two years of the date coverage began or was increased.

Cost Sharing

The cost for two times your annual earnings is equally shared between you and your employer. However, if you had the former Survivor's Income Benefit at March 31, 2001 and have coverage of at least four times earnings, your employer pays the cost of two times your annual earnings. You pay for the full cost of additional insurance amounts.

Change in Coverage due to Change in Earnings

Your amount of Group Life Insurance changes if your annual earnings change. The change takes effect on the date set out in one of two options selected by your employer:

Option A

The first day of the month following the later of:

- the date on which your earnings change, or
- the date on which the change in your earnings was formally approved by your employer.

Option B

The first day following the salary anniversary date chosen by your employer.

For both Options A and B, if you are not actively at work on the day your coverage would have changed, the change is not effective until your return to work.

Life Advance Payment

An advance payment of a portion of your Life Insurance can be made if you are terminally ill and you meet specific requirements. You should contact your plan administrator for further details.

FAMILY LIFE INSURANCE

If your spouse or child dies, this optional insurance provides a benefit to help reduce the financial obligations for funeral or other expenses.

- If your spouse dies, you receive a lump-sum benefit of \$20,000.
- If a child dies, you receive \$10,000.

If you have an eligible dependent when you are hired and elect Family Life Insurance, coverage for your eligible dependent starts on the later of:

- your date of employment, or
- the date the plan administrator receives your completed application form, within 31 days from your date of employment. If you do not return your form within 31 days of your date of employment, you will be required to provide evidence of your dependent's good health. Your dependent's coverage starts on the date Great-West Life approves this evidence.

If you do not have an eligible dependent when you are hired, but gain a dependent later, you may submit an application within the 90-day period before or after gaining your first dependent (marriage, establishing a common-law relationship, or the birth or adoption of your first child).

If you apply within the 90-day period before gaining your first dependent, and while actively working, coverage starts on the date the eligible dependent is acquired.

If you apply within the 90-day period after gaining your first dependent:

- coverage starts on the date the plan administrator receives your application.
- if you were not actively at work when the plan administrator received your application, coverage starts on your return to regular active work.

If you do not return your forms within the 90-day period following the date you gain your first dependent, you will be required to provide evidence of your dependent's good health, and your dependent's coverage starts on the date Great-West Life approves this evidence.

If your dependent (other than a newborn child) is hospitalized on the date coverage would begin, coverage for that dependent will not begin until the first day after the dependent is discharged from the hospital.

Life coverage for a newborn child will begin immediately after birth or the date the dependent coverage would otherwise begin, whichever is later.

Cost Sharing

You pay the full cost of this coverage, if you elect it.

ACCIDENT INSURANCE

Accident Insurance benefits are paid in addition to any benefits payable under your Group Life Insurance or Family Life Insurance coverages. Coverage is provided anywhere in the world, 24-hours-a-day!

A serious accident causing death or bodily injury could happen in a split second, any time, anywhere. It could mean major changes and adjustments in your family life. You or a family member could be confined to a wheelchair. Your home may require extensive renovations or your vehicle might need special modifications. During the period of shock and grief that follows an accident, you or your loved ones shouldn't face the added burden of financial uncertainty.

Accident Insurance provides a lump-sum payment in the event of death or loss of a limb, sight, hearing, etc. resulting from an accident. This valuable benefit could help you or your family member with:

- home renovations;
- vehicle modifications;
- living aids, such as a wheelchair; or
- prosthetic devices, such as artificial limbs.

Amount of Coverage

You may insure yourself, or yourself and your family. You choose the amount of insurance (called the principal sum) in units of \$18,000 to a maximum of \$360,000.

If you choose the "Employee and Family" option, you insure yourself and your eligible dependents as follows:

- You are covered for the full principal sum.
- If you do not have eligible dependent children, your spouse is covered for half of your principal sum.
- If you have a spouse and eligible dependent children, your spouse is covered for 40% of your principal sum and each eligible dependent child is covered for 5% of your principal sum.
- If you do not have a spouse, each eligible dependent child is covered for 10% of your principal sum.

If you elect Accident Insurance, coverage starts on the later of:

- your date of employment, or
- the date the plan administrator receives your completed application form, within 31 days from your date of employment.

If you do not return your form within 31 days of your date of employment, you may add or increase your Accident Insurance coverage or add coverage for your dependents:

- at each annual enrolment in September, or
- within 90 days before or after the scheduled date of a life event (acquisition of a spouse (legal or common-law), birth or adoption of your first child, death of your spouse, when your spouse no longer qualifies as an insurable dependent due to divorce or termination of a common-law relationship (legal separation is not deemed a life event) or involuntary loss of similar coverage through your spouse's group benefit plan).

If you apply within the 90-day period before the life event, and while actively working, increased coverage starts on the date of the life event.

If you apply within the 90-day period after the life event:

- increased coverage starts on the date the plan administrator receives your application.
- if you were not actively at work when the plan administrator received your application, increased coverage starts on your return to regular active work.

Evidence of good health is not required.

Benefits

If you die, the benefit is paid to your designated beneficiary(ies) or to your estate if you do not have a beneficiary. If you suffer a covered loss, the benefit is payable to you. You are the beneficiary if your spouse or eligible dependent children die or suffer a covered loss.

You must provide proof of loss within 90 days of the date of the loss. For losses resulting from and occurring within 365 days of an accident, your Accident Insurance pays benefits according to the schedule on the following page:

Loss of	Benefit
Use of both legs (paraplegia) Use of both arms and both legs (quadriplegia) Use of an arm and leg on the same side of the body (hemiplegia)	200% of the principal sum
Life Entire sight of both eyes Both hands or both feet One hand and one foot One hand and entire sight of one eye One foot and entire sight of one eye Speech and hearing in both ears	100% of the principal sum
One arm or one leg	75% of the principal sum
One hand or one foot Entire sight of one eye Speech or hearing in both ears	50% of the principal sum
Thumb and index finger or at least four fingers on the same hand	25% of the principal sum
All toes on the same foot	12.5% of the principal sum

Explanation of Losses

Loss of one arm means severance at or above the elbow. Loss of a leg means severance at or above the knee. Loss of a hand means severance at or above the wrist. Loss of a foot means severance at or above the ankle. Loss of thumb and fingers means severance at or above the metacarpophalangeal joints. Loss of toes means severance at or above the metatarsophalangeal joints. Loss of sight, loss of speech or loss of hearing must be total, permanent and irrecoverable. Loss of use of a limb must be total, continuous for 12 months, and then must be determined to be permanent and irrecoverable before the benefit is payable.

Limitations

The maximum amount paid for all losses to an insured person resulting from any one accident is the principal sum, and only the largest percentage is paid for injuries to the same limb.

Other Features

In the event of accidental death:

Child Educational Benefit

Your children are reimbursed for their enrolment fees as full-time students in a post-secondary institution for up to four consecutive years following the accident, if they were enrolled at the time of the accident. The maximum amount payable for each year is the lesser of 5% of the principal sum and \$5,000.

Spouse Occupational Training Benefit

Your spouse is reimbursed for their enrolment fee in an accredited occupational training program for up to three years after the accident. The maximum amount payable for the entire period is the lesser of 10% of the principal sum and \$10,000.

In the event of accidental injury:

Family Transportation Benefit

If you or your dependent are hospitalized more than 150 kms from home as a result of an accident, expenses for economy class transportation and moderate quality lodging expenses for one family member to join you are covered. If a private vehicle is used, covered expenses for transportation are limited to \$.20 per km travelled. Telephone expenses and taxicab and car rental charges are included. The maximum amount payable is \$2,000.

Education Benefit

If you or your dependent are required to change occupations as a result of an accident, tuition fees for enrolment in a post-secondary institution for training in a new occupation are reimbursed provided that you are enrolled within 365 days of the accident. The maximum amount payable is \$10,000. Expenses are only reimbursed if incurred within two years after the accident.

Wheelchair Benefit

If you or your dependent are required to use a wheelchair as a result of an accident, expenses for alterations to your home and vehicle are covered when incurred within 365 days of the accident. The maximum amount payable is \$10,000 for all home and vehicle modifications combined.

Exclusions

Your Accident Insurance plan does not provide benefits for losses as a result of:

- Illness, disease or medical and surgical treatment
- Attempted suicide or suicide
- Parachuting or skydiving
- Intentionally self-inflicted injury
- War, rebellion or hostilities of any kind whether or not the insured person is a participant
- Participation in a riot or a civil disturbance
- Participation in a criminal offence or provoking an assault, excluding driving a motor vehicle while blood alcohol content is in excess of the legal limit
- Use of any prohibited substance, including but not limited to any substances listed under the Controlled Drugs and Substances Act, its Schedules or other comparable criminal legislation; or
- A plane crash when: the insured was a pilot or a crew member; the aircraft did not have a certificate of airworthiness; or the aircraft was not flown by a licensed pilot.

Cost Sharing

You pay the full cost of any coverage you elect.

GENERAL INFORMATION ABOUT YOUR COVERAGE

Coverage If You Become Disabled

If you become disabled your premiums for all benefits will only be payable while you are in receipt of sick leave. Your premiums will then be waived following the cessation of sick leave and will continue to be waived if you are approved for disability benefits under either the Manitoba Teachers' Society Disability Benefits Plan (MTS DBP) or the Manitoba School Boards Association Long Term Disability (MSBA LTD) plan. There is no need to apply for waiver of premium with Great-West Life. Coverage will continue without further premium payment until the end of the month in which you retire, as long as you continue to qualify for disability benefits under either of the above-mentioned disability plans. If disability benefits are declined or you cease to be disabled, you must return to work to remain covered. Otherwise, you may exercise the Conversion Privilege.

If you are not covered under either of the two above-noted disability plans, you may apply to have your premiums waived (you must be unable to perform your own occupation during the first 30 months of disability; thereafter you must be unable to earn at least 60% of your pre-disability earnings adjusted for inflation). Premiums are payable while you are in receipt of sick leave and then waived when sick leave ceases. Waiver of premium will continue if approved by Great-West Life.

- There is a 6-month time limit from the last day you were actively at work to apply for waiver. **You are considered to be actively at work on any day that you perform all the usual and customary duties of your occupation.**
- If you don't apply for waiver during this time period, or your waiver claim is not approved, your coverage will cease at the end of that month. At that time you must return to work to remain covered. Otherwise, you may exercise the Conversion Privilege.
- If approved for waiver, your coverage will continue without further premium payment until the end of the month in which you retire, as long as you continue to be disabled as defined above.
- Great-West Life will request evidence of disability at the beginning of disability and from time-to-time after that.

Forms are available from your payroll administrator.

In the event of an appeal there will be a grace period for coverage to continue until the appeal is finalized.

In the event of your death, if you were disabled for at least one year, your Group Life benefit amount will be increased each January by a factor equal to the increase in the Consumer Price Index over the preceding 12 months, to a maximum increase of 5%.

Coverage for disabled employees terminates at the end of the month on the earlier of the cessation of MTS DBP or MSBA LTD benefits and retirement.

If the group insurance master policy is cancelled for any reason, your life insurance coverage with Great-West Life will also be cancelled and coverage under this provision will not apply.

Continuation of Coverage If You Are Not At Work

Your coverage continues if you are absent from work as a result of illness or if you are on vacation, provided your premiums continue to be paid. Coverage ceases upon denial of MTS DBP or MSBA LTD benefits, or denial of waiver of premium. If you do not apply to have your premiums waived, coverage under this plan will cease at the end of the month coincident with or following 6 months from the last day you were actively at work (as defined in the preceding section).

If you are on temporary lay-off, you may choose to continue your coverage until the earliest of the following:

- the date you engage in any work for pay or profit;
- six months after the date of your lay-off, provided all premiums are paid; or
- the date for insurance termination set by your employer's policy.

Employees on approved Leaves of Absence must continue their insurance coverage, provided the leave is 2 years or less in duration. There is no option to opt out during a leave unless the duration of the leave exceeds 2 years. In that case coverage is terminated at the end of the month coincident with or following the last day of active work. This applies even when you travel outside Canada.

Coverage is not allowed to continue during a leave of absence if you are employed elsewhere.

Premiums must be paid for coverage to continue. Failure to pay premiums during an approved leave will result in termination of coverage. If terminated, coverage will not be reinstated until you return to work and medical evidence of good health is approved by Great-West Life.

Termination of Coverage

Your coverage under this plan ends on the earliest of the following dates:

- the end of the month following the date of termination of employment or retirement, or on August 31st if your termination or retirement occurs at the end of the school year in June (or during the summer months);
- the end of the period for which the last premium is paid to Great-West Life for your insurance;
- the end of the month in which you are denied disability benefits or waiver of premium;
- the end of the month coincident with or following 6 months from your last day worked if you do not apply to have your premiums waived; or
- the date the policy terminates.

Your dependent's coverage under the group policy ends on the earliest of the following dates:

- the date you cease to be insured;
- the date your dependent no longer qualifies under the definition of dependent; or
- the end of the period for which the last premium is paid to Great-West Life for insurance on your dependent.

Your partner who is your spouse under the policy's definition of spouse ceases to qualify as a dependent on the earliest of:

- the date you cease to be insured;
- the date you choose to disqualify that partner as a spouse; or
- the date your partner ceases to meet the requirements of a person eligible to be qualified as a spouse under the policy.

Conversion Privilege

The group policy allows you and/or your spouse to convert, without providing evidence of good health and subject to certain maximums and limitations, all or part of your Group Life Insurance coverage to an individual life insurance policy if your coverage ends other than at your request. If your annual earnings are reduced, you may also apply to convert the amount by which your earnings are reduced. The conversion privilege does not apply if you elect an option with lower coverage. Your spouse may apply for an individual policy if your Family Life Insurance coverage ends other than at your request.

Premium rates for converted policies are based on the type of policies you and your spouse select, your gender and age at the time of conversion. Converted policies do not offer disability or accidental death benefits.

To convert eligible coverage, you and/or your spouse must apply to convert the insurance and pay the first premium within 31 days of the termination of the insurance. If you or your spouse die within this 31-day period, the beneficiary will receive the amount of insurance eligible for conversion.

The maximum amount of insurance available for conversion cannot exceed \$200,000 per insured.

Further information is available from Great-West Life at the time of conversion.

Claims

Your employer should be contacted in the event of a claim. Your employer will provide assistance in completing necessary claim forms and filing them with Great-West Life.

GENERAL

This booklet is a summary of your Group Life Insurance Plan. In the case of any discrepancies, benefits will be paid according to the terms of the official plan documents and applicable legislation.

The information in this booklet is important to you and should be kept in a safe place.

The group contract is interpreted and administered according to applicable legislation and the guidelines of the Canadian Life and Health Insurance Association concerning group insurance plans.

Plan Consultants:
Mercer

This plan is insured by Great-West Life Assurance Company of Canada under policy number 335114.

FOR MORE INFORMATION

Contact the Payroll Administrator of your School Division.