

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

Coverage	Benefit Description
<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>Eligible to participate in the Plan on the first day following completion of 90 calendar days of continuous employment and working at least 20 hours per week on a regular basis.</li> </ul>
<b>Premiums</b>	<ul style="list-style-type: none"> <li>The premium is shared equally between the member and the City.</li> <li>Members pay 50% of the premium through payroll deduction.</li> </ul>
<b>Maximum Benefit</b>	<ul style="list-style-type: none"> <li>\$600,000</li> </ul>
<b>Benefit Amount</b>	<ul style="list-style-type: none"> <li>Employees <b>without dependents</b>: 1 times the member's annualized regular rate of pay.</li> <li>Employees <b>with eligible dependents</b>: 2.5 times the member's annualized regular rate of pay.</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>
<b>Changes in Coverage</b>	<ul style="list-style-type: none"> <li>Changes in coverage due to dependency status or gross salary will take effect on the date of the change. An employee must be actively at work in order for their insurance to increase.</li> </ul>
<b>Termination of Coverage</b>	<ul style="list-style-type: none"> <li>31 days after termination of employment.</li> </ul>
<b>Conversion Privilege</b>	<ul style="list-style-type: none"> <li>A member who ceases to be covered under the City's Group Life Plan prior to age 65 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 the first premium payment to the insurer within 31 days after coverage under the City's Group Life Plan 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> </ul>

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

February 24, 2005