

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

Coverage	Benefit Description
<b>Benefit Amount</b>	<ul style="list-style-type: none"> <li>Spouse: \$10,000</li> <li>Each Dependent Child 14 days of age or older: \$5,000</li> <li>Each Dependent Child under 14 days of age: \$2,500</li> </ul>
<b>Waiting Period</b>	<ul style="list-style-type: none"> <li>Permanent or probationary employees are eligible to participate in the Plan upon completion of 90 calendar days of continuous employment.</li> </ul>
<b>Premium Amount</b>	<ul style="list-style-type: none"> <li>The member is responsible for the full amount of the premium through bi-weekly payroll deduction.</li> </ul>
<b>Termination of Coverage</b>	<ul style="list-style-type: none"> <li>The insurance on the life of a Dependent or Spouse ceases at the earliest of: <ul style="list-style-type: none"> <li>the insured no longer meets the definition of Spouse or Dependent;</li> <li>31 days after termination of employment;</li> <li>the death of the member; or</li> <li>the date the member has asked, in writing, to have their Spouse or Dependent cease to be insured.</li> </ul> </li> </ul>
<b>Conversion Privilege</b>	<ul style="list-style-type: none"> <li>A member whose spouse ceases to be insured may ask the insurer to issue a policy of <b>individual life insurance</b> on the spouse's life without being required to submit evidence of insurability.</li> <li>A written application and first premium must be submitted to the insurer within 31 days after the member's spouse ceases to be insured.</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 that was applicable to the spouse at the time the spouse ceased to be insured.</li> </ul>

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

September 15, 2003