

Benefits at a Glance – Dependent Life Insurance Edmonton Fire Fighters' Union

Coverage	Benefit Description
Waiting Period	<ul style="list-style-type: none"> Permanent or probationary employees are eligible to participate in the Plan upon completion of 90 calendar days of continuous employment provided that they are working at least 20 hours per week on a regular basis.
Premium Amount	<ul style="list-style-type: none"> The member is responsible for the full amount of the premium through bi-weekly payroll deduction.
Benefit Amount	<ul style="list-style-type: none"> Spouse: \$10,000 Each Dependent Child 14 days of age or older: \$5,000 Each Dependent Child under 14 days of age: \$2,500
Termination of Coverage	<ul style="list-style-type: none"> The insurance on the life of a Dependent or Spouse ceases at the earliest of: <ul style="list-style-type: none"> the insured no longer meets the definition of Spouse or Dependent; 31 days after termination of employment or 31 days after the member's 60th birthday, whichever occurs earlier; the death of the member; or the date the member has asked, in writing, to have their Spouse or Dependent cease to be insured.
Conversion Privilege	<ul style="list-style-type: none"> A member whose spouse ceases to be insured may ask the insurer to issue a policy of individual life insurance on the spouse's life without being required to submit evidence of insurability. A written application and first premium must be submitted to the insurer within 31 days after the member's spouse ceases to be insured. 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.

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

September 15, 2003