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Introduction

Life and Accident Insurance provide a measure of financial security for you and your family if you should die before retirement. The University, or affiliated employer, provides you with Employee Basic Life Insurance coverage. You also have the option of applying for additional Optional Life Insurance and Optional AD&D coverage for yourself and/or your spouse. The government also provides death benefits from the Canada Pension Plan.

Under certain circumstances, accident benefits may also be available from the University's Business Travel Accident Plan and government plans such as the Canada Pension Plan and Workers' Compensation.

Life Insurance and AD&D General Provisions

Amount of Coverage and Eligibility Waiting Period

The following is a summary of the benefits available, the coverage amounts, and the eligibility waiting period for each employee group:

Amount of Coverage	Eligibility Waiting Period
<ul style="list-style-type: none"> • Employee Basic Life: 2 x annual earnings, maximum \$500,000 • Employee and/or Spouse Optional Life: Units of \$25,000, maximum \$500,000 • Employee and/or Spouse Optional AD&D: Units of \$25,000, maximum \$500,000 	<p>ASPA, CUPE, Exempt and Research Technical, Administrative and Support employees:</p> <ul style="list-style-type: none"> • <i>Employee Basic Life</i> – The period that ends on the last day of the month in which the employee completes 3 months of continuous employment • <i>Employee and/or Spouse Optional Life, and Employee and/or Spouse Optional AD&D</i> – None <p>Faculty, Senior Administration and Research Professionals: None</p>

Effective Date of Coverage

Basic Life Insurance becomes effective on the date you satisfy the eligibility waiting period.

Optional Life Insurance becomes effective on the date approved by the insurance company – see “Applying for Optional Life Insurance” below.

Optional AD&D becomes effective on the date you apply.

If you are absent from work on the date your coverage would otherwise have taken effect, coverage will take effect on your return to work. Any new Optional Life coverage or increase in coverage will become effective on the date approved by Sun Life.

Eligible Spouse

Your eligible spouse is your legal or common-law spouse (the person of the opposite sex or of the same sex who is publicly represented as your spouse for at least the last year). Only one person at a time can be covered as an employee's spouse.

If your spouse is also an employee of the University or an affiliated employer, their combined maximum amount of Optional Life coverage (Employee Optional Life plus Spouse Optional Life) is \$500,000.

Beneficiary

You will be asked to designate a beneficiary when you are first eligible for Basic Life Insurance or when you apply for Optional Life Insurance. You may change your beneficiary at any time by completing a *Change of Beneficiary* form available from ConnectionPoint. It is your responsibility to keep your beneficiary designation up to date. If you do not designate a beneficiary, benefits will be paid to your estate.

You are automatically the beneficiary for Spouse Optional Life Insurance.

Reinstatement of Coverage

If you leave the University, or affiliated employer, and are rehired as an eligible employee within six months, your coverage may be reinstated from the date of re-employment.

Conversion Privilege

If your Life Insurance coverage ends or reduces for any reason other than the request of the employee, you may convert your coverage to an individual policy without providing medical evidence. The individual policy will not offer any disability benefits.

The amount of the individual policy will be limited to the lesser of:

- \$200,000 (applies separately for Basic Life, Employee Optional Life and Spouse Optional Life); or
- the amount of coverage in effect at the date of termination, or
- the difference between the amount of Life Insurance coverage in effect at the date of termination and any group insurance for which you become insured within the 31 day conversion period.

The premium rate will be based on your age, sex and the customary rate for the type of insurance to which you convert.

If death occurs within the 31 day conversion period, your beneficiary or estate will receive the amount to which you would have been eligible to convert.

For further information on conversion, contact ConnectionPoint.

Waiver of Premium

If you become totally disabled, your Basic and Optional Life Insurance and Optional AD&D coverage will continue without payment of premiums while you are receiving benefits under the University's Long-Term Disability plan.

Claims

ConnectionPoint has the necessary claim forms and will assist you or your beneficiary or executor in submitting a claim.

Termination of Coverage

Basic Life Insurance coverage ends on the earliest of:

- The date you cease to be an eligible employee, or
- The date you retire.

Employee Optional Life Insurance and Optional AD&D coverage ends on the earliest of:

- The date you cease to be an eligible employee,
- The date you retire,
- The end of the month in which you reach age 70,
- The end of the month in which your final premium payment is made, if you request cancellation of your coverage, or
- The date you fail to make a required premium payment.

Spouse Optional Life Insurance and Optional AD&D coverage ends on the earliest of:

- The date you cease to be an eligible employee,
- The date you retire,
- The end of the month in which your spouse reaches age 70,
- The end of the month in which your final premium payment is made, if you request cancellation of your spouse's coverage, , or
- The date you fail to make a required premium payment.

Continuation of Coverage

Coverage may be continued subject to payment of premiums:

- During maternity/parental leave, but not more than the period required under the relevant legislation.
- During the notice period for termination of employment as required by any relevant legislation and collective agreement.

- For a pre-determined period during which the employee is granted a leave of absence, but not more than 36 months. The leave of absence cannot be because of illness, paid vacation or maternity/parental leave.

Basic and Optional Life Insurance

Amount of Coverage

Eligible employees are covered for Basic Life Insurance as outlined in the “Amount of Coverage and Eligibility Waiting Period” section. Premiums for Basic Life Insurance are paid by the University.

The Optional Life Insurance plan allows you to purchase additional life insurance for yourself and/or your spouse at competitive group rates. Optional Life Insurance is available in units of \$25,000 up to a maximum of \$500,000. Premiums vary by age and smoking status, and are paid by employees through payroll deduction.

Benefits

In the event of your death from any cause, your beneficiary will receive the amount of Basic and Optional Life Insurance in effect at the time of death. You are automatically the beneficiary for Spouse Optional Life Insurance.

Limitation

If death occurs as a result of suicide, while sane or insane, the amount of Optional Life Insurance payable will be limited to the amount of coverage that has been in effect for one or more years.

Applying for Optional Life Insurance

You may apply for Optional Life Insurance at any time. Application forms are available from ConnectionPoint.

A health statement is required at time of application except in the following circumstances:

- If you apply for employee coverage within 90 days of hire or benefits eligibility or a qualifying life event (marriage or birth or adoption of a child), you may elect up to \$500,000 of coverage without completing a health statement.
- If you apply for spouse coverage within 90 days of hire or benefits eligibility or a qualifying life event (marriage or birth or adoption of a child), you may elect up to \$50,000 of coverage without completing a health statement.

If you apply for Optional Life Insurance in situations other than those described above, evidence of insurability is required and your coverage will take effect when the insurance company approves your coverage.

Satisfactory medical evidence of insurability usually means simply completing a questionnaire about your medical history. However, the insurance company may also request that you be examined by a doctor or that you have x-rays, blood tests, or other procedures performed to determine your medical condition.

When you apply for Optional Life Insurance, you will also be asked to indicate if you are a smoker or non-smoker. Non-smoker means that you have not used any tobacco products and/or e-cigarettes within the last 12 consecutive months. Failure to declare that you are a smoker will cause the insurance to be void.

Early Retirement

Faculty Employees who retire before their normal retirement date may elect to continue their Basic Life Insurance until their normal retirement date (see Post-Retirement Spending Account information bulletin for details). The University will pay the premiums.

Optional Accidental Death & Dismemberment (AD&D)

Amount of Coverage

The Optional AD&D plan allows you to purchase AD&D coverage for yourself and/or your spouse at competitive group rates. Optional AD&D is available in units of \$25,000 up to a maximum of \$500,000. Premiums are paid by employees through payroll deduction.

Benefits for Loss of Life and Dismemberment

AD&D pays a tax-free lump-sum benefit if death or dismemberment occurs due to a covered accident based on the following Table of Losses:

Table of Losses	Percentage of Benefit Amount Payable
Loss of Life	100%
Loss of or Loss of Use of Both Hands or Both Feet	100%
Loss of Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand and Sight of One Eye	100%
Loss of One Foot and Sight of One Eye	100%
Loss of Speech and Hearing in Both Ears	100%
Loss of or Loss of Use of One Arm or One Leg	75%

Loss of or Loss of Use of One Hand or One Foot	75%
Loss of Sight of One Eye	75%
Loss of Speech or Hearing in Both Ears	75%
Loss of Thumb and Index Finger or at Least Four Fingers of One Hand	33 1/3%
Loss of Four Toes of One Foot	25%
Loss of Hearing in One Ear	25%
Hemiplegia, Paraplegia or Quadriplegia	200%

AD&D benefits are paid in addition to any life insurance coverage you may have if you:

- Are killed or injured in a covered accident
- Accidentally drown
- Disappear in an accident while travelling. This applies only if the means of transportation disappears, sinks, is wrecked, forced to land or stranded and the body is not found within one year. There must be no evidence that you are still alive.
- Are in an accident or exposed to the elements and, as a direct result, you or a dependent suffer a covered loss within one year of that accident or exposure.

Only the largest percentage is paid for injuries to the same limb resulting from the same accident. The plan will not pay more than 100% of the amount of coverage if the employee suffers from more than one of the losses in the same accident. This does not include quadriplegia, paraplegia or hemiplegia, where the plan will pay a maximum of 200%.

Loss of an arm means that it was severed at or above the elbow. Loss of a hand means that it was severed at or above the wrist. Loss of a leg means that it was severed at or above the knee. Loss of a foot means that it was severed at or above the ankle. Loss of a thumb, finger or toe means that it was severed at or above the first joint from the hand or the foot. Loss of sight, speech or hearing must be total and permanent.

Loss of use must be total and must have continued for at least one year. Before the plan pays the benefit, the employee must provide proof that the loss is permanent.

Other Benefits

- Repatriation Benefit – If you die due to a covered accident more than 100 km from home, the plan will reimburse expenses up to \$10,000 for the preparation and transportation of the body for burial or cremation.
- Rehabilitation Benefit – If you suffer a loss due to a covered accident, the plan will reimburse expenses up to \$10,000 for rehabilitation training required to prepare you for a new occupation.

- Spousal Occupational Training Benefit – If you die due to a covered accident, the plan will reimburse expenses up to \$10,000 for occupational training to prepare your spouse for a new occupation.
- Child Education Benefit – If you die due to a covered accident, the plan will reimburse tuition expenses for each eligible child attending a post-secondary educational institution. To be eligible, the child must enrol as a full-time student within one year of the employee's death. The maximum benefit will be 5% of your coverage amount up to \$5,000, each year up to a maximum of 4 years.
- Day Care Benefit – If you die due to a covered accident, the plan will reimburse the cost of day care expenses. To be eligible, the child must be enrolled in a licensed day care facility within one year of your death. The maximum benefit will be 5% of your coverage amount up to \$5,000, each year up to a maximum of 4 years.
- Family Transportation Benefit – If you are hospitalized at least 150 km from home due to a covered accident, the plan will pay up to \$5,000 for the cost of hotel accommodations and travel expenses of an immediate family member.
- Home/Vehicle Modification Benefit – If you suffer a loss due to a covered accident and as a result are confined in a wheelchair, the plan will pay up to \$10,000 for one-time modifications:
 - To your principal residence to make it wheelchair accessible and habitable by you, and
 - To a motor vehicle used by you to make the vehicle accessible or driveable for you.
- Seat belt benefit – If you suffer a loss due to a covered accident while you are a passenger or driver of a private passenger type motor vehicle and your seat belt is properly fastened, the plan will pay an additional 10% of the amount of coverage. Verification of actual use of seat belt must be provided, either as part of the official accident report or as certified by the police. If you were the driver, you must have held a current and valid driver's licence while operating the vehicle.

Losses Not Covered

No benefit is payable for any loss directly or indirectly related to:

- a) self-inflicted injuries and attempted suicide or suicide while sane or insane
- b) the hostile action of any armed forces, insurrection or participation in a riot or civil commotion
- c) flying in, descending from or being exposed to any hazard related to an aircraft while:
 - receiving flying lessons
 - performing any duties in connection with the aircraft
 - being flown for a parachute jump
 - a member of the armed forces if the aircraft is under control of or chartered by the armed forces

- d) participation in a criminal offense
- e) full-time service in the armed forces of any country
- f) carbon monoxide inhalation (accidental exposure to carbon monoxide is covered)
- g) a drug overdose (accidental/unintended drug overdoses are covered)
- h) an infection, other than a pyogenic infection resulting from an accidental cut or wound

Business Travel Accident Insurance

Eligibility

You are eligible for Business Travel Accident Insurance coverage beginning on the date you are hired.

Business Travel Accident Insurance Benefits

You are covered for accidental death occurring anywhere in the world, 24 hours a day while travelling on authorized University business. You are covered while flying as a passenger on a scheduled airline or any other aircraft that has a standard airworthiness certificate and is not owned or operated by the University.

In the event of your accidental death while travelling on authorized University business, your estate will receive \$100,000. This benefit is in addition to other life and accident insurance benefits which may be payable.

There is an overall maximum of \$500,000 payable for all losses resulting from the same accident, regardless of the number of insured persons involved. In the event of a single accident resulting in the death of more than one employee, the benefit will be pro-rated among the estates within the \$500,000 maximum.

Benefits are also provided for accidental loss of limb, sight or hearing while travelling on University business. These benefits are detailed in the Specific Loss Accident Indemnity section of the Business Travel Accident Insurance Plan policy.

The Corporate Administration Office has the necessary claim forms and will provide assistance in completing them.

Business Travel does not include everyday travel to and from work.

Termination of Coverage

Business Travel Accident Insurance coverage ends on the earliest of:

- The date you cease to be an eligible employee, or
- The date you retire.

Government Plans

Canada Pension Plan

A lump sum death benefit may be payable to your spouse or estate. In addition, a survivors' pension may be payable to your spouse or an orphan's pension may be payable to your dependent children.

Workers' Compensation

If your death is the result of a work-related accident, a lump sum death benefit may be payable to your spouse. In addition, a specified monthly amount may be paid to your spouse or dependent children.

This description is intended only as a summary of the Life and Accident Insurance Plans sponsored by the University of Saskatchewan. In the event of any misunderstanding or discrepancy, benefits will be paid according to the terms, conditions and definitions of the official plan documents and applicable legislation.

The Life and Accident Insurance Plans are underwritten by Sun Life, Policy No. 101798.

The Business Travel Accident Insurance Plan is underwritten by SSQ, Policy No. 1L970.