

Flexible group insurance coverage that doesn't quit

Portable Benefits is optional life, critical illness and accidental death and dismemberment (AD&D) insurance coverage. It's an easy way for you and your dependants to get the coverage you need. We call this "portable" because you can keep the coverage, even if you leave your group Life plan or the plan terminates. Benefits aren't taxable for the member.

Who's eligible?

Teachers who are actively at work, younger than 65 and part of the group Life benefits plan with Canada Life, and eligible dependants. You can apply any time, even 31 days after you leave your group Life plan.

	Life	Critical Illness	AD&D
Who's eligible?	Member, spouse and child*	Member and spouse	Member or family coverage
Termination age	85	65	85

*Coverage starts 15 days from birth**

How much coverage is available?

	Life	Critical Illness	AD&D
	Minimums and maximums		
Member	\$25,000 - \$1,000,000	\$25,000 - \$250,000	\$25,000 - \$250,000
Spouse	\$25,000 - \$1,000,000	\$25,000 - \$250,000	40% of the plan member amount
Child	\$5,000 - \$15,000	N/A	5% of the plan member amount
Increments <i>Member and Spousal coverage only</i>	\$25,000	\$25,000	\$25,000
Non evidence maximum (NEM)	New hires: \$100,000 during the first 31-days; \$25,000 thereafter* Existing members: \$25,000*	\$25,000*	N/A

*Only the member is eligible for the one time non-evidence maximum**

The \$25,000 non evidence maximum applies up to 31 days after leaving your Group Life plan.

Customizable coverage

Members and eligible dependants can apply for any or all Portable Benefits products and choose the level of coverage that's right for them. Spouse and child coverage is available after the member signs up for a minimum of \$25,000 (any coverage). You can contact Canada Life to get personalized help to understand what coverage is right for you and your family.

Have questions?

Email us at:

portablebenefits@canadalife.co
or call 1-844-545-0085.

You can also book an appointment to speak with a health and wealth consultant here:

<http://canlife.co/FreedomExperience>



Portable life insurance

Life insurance plays an important part in ensuring your loved ones are taken care of should the unexpected happen. It's paid in a lump sum and can be used for things like covering everyday living expenses, paying off debts, paying off a family home or funding an education. You can also ask for an advance payment of your life insurance benefit if you're diagnosed with a terminal illness.

Portable critical illness

With critical illness insurance, you don't have to choose between what's best for your family and what's best for their health. If you experience a covered critical illness, you could get a lump sum payment you can use however you need to help with your recovery. This benefit is paid for the first covered diagnosed condition. These conditions are covered with Portable critical illness insurance:

- Alzheimer's disease
- Aortic surgery
- Aplastic anemia
- Bacterial meningitis
- Benign brain tumor
- Blindness
- Coma
- Coronary artery bypass
- Deafness
- Heart attack
- Heart valve replacement
- Life-threatening cancer
- Loss of independent existence
- Loss of limbs
- Loss of speech
- Major organ transplant
- Motor neuron disease
- Multiple Sclerosis
- Occupational HIV
- Parkinson's disease
- Paralysis
- Renal (kidney) failure
- Severe burns
- Stroke

Portable accidental death & dismemberment

AD&D coverage provides you with added financial security if you're faced with sudden and tragic circumstances. You're covered anytime, anywhere – whether an accident happens at work, at home or on vacation. AD&D insurance provides you with financial support in the event of:

- An accidental death
- The accidental dismemberment of part, or all, of a limb
- Loss of sight, hearing or speech

You get direct payment (or the beneficiary designated by you in the case of loss of life). An accidental death or life-altering event can have an impact in more ways than you may think. After a tragic accident, AD&D also covers:

- Up to \$2,500 for transportation and lodging expenses for one family member to join the covered person when they're in the hospital
- Fees to sign up in an education program if a loss leads to a necessary job change
- Expenses to make the member's house and vehicle wheelchair accessible