

Additional protection for you and your family

Plan for life's “what if?” moments

Imagine for a minute the unthinkable – what if you suddenly died? Your group benefits plan provides some life insurance, but would it cover all your expenses and still take care of your loved ones?

In case the unexpected happens and you're not able to be there, get Portable life insurance and set up your loved ones with help to:

- Cover everyday living expenses
- Pay off debts
- Keep the family home
- Fund an education

You can top-up your basic life insurance and build a plan to help ensure your loved ones' financial future is secure.

Because this is a Portable Benefits product, you can keep your coverage even if you leave the group benefits plan or the plan ends.

How do I make payments?

You can pay your premiums by credit card or pre-authorized debit.

Who's eligible?

If you're an active employee under the age of 65, you're eligible to apply. You can extend coverage through the family plan to your spouse and your dependent children who are unmarried.

Get extra coverage from your group benefits plan with Portable Benefits.

**You're irreplaceable
in more ways
than you know**

Prepare for anything, even the unthinkable

You want to be ready for anything and everything. We get that. After all, accidents happen every day and you want to make sure that you and your family are ready just in case.

Portable accidental death and dismemberment (AD&D) insurance can help provide added financial security if you have a tragic accident that results in loss of life or use of limbs, or unable to see, speak or hear. You're covered anytime, anywhere – whether an accident happens when you're at work, at home or on vacation.

How does it work?

AD&D insurance gives you coverage for 365 days from the date of the accident. Because this is a Portable Benefits product, you can keep your coverage even if you leave the group benefits plan or the plan ends.

Who's eligible?

If you're an active employee under the age of 65, you're eligible to apply. You can extend coverage through our family plan to your spouse and your unmarried, dependent children.

You must already have coverage before suffering an accident to be eligible for benefits.

How do I make payments?

You can pay your premiums by credit card or pre-authorized debit.

What more do I need to know?

Reach out to your member guide to learn more about:

- Employee and family plan options
- Listed coverages and payment percentages
- Benefit limitations

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What Portable critical illness insurance can do for you

You may already have life insurance, which pays a benefit upon death, or disability insurance, which replaces lost income. Your health care plan may also reimburse medical expenses.

But critical illness insurance does more – it provides a one-time lump sum payment that you can use for needs like private nursing or medical care, modifications to a home, or childcare costs.

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Statistics show the chance of contracting a serious illness is more common than most people think. Nearly 1 in 2 Canadians are expected to develop cancer in their lifetime, and each year, more than 62,000 strokes and 75,000 heart attacks occur in Canada.

The good news is people now often recover and live longer. Over 90 per cent of hospitalized heart attack patients survive, and 80 per cent of stroke patients survive the initial event. However, people who are critically ill are usually unable to work for extended periods, face extra costs for maintaining their lifestyle or seek expensive treatments outside Canada.

*Sources: Heart and Stroke Foundation, 2018; Heart and Stroke Foundation, 2015; Canadian Cancer Society, 2020

Who's eligible?

If you're an active employee under the age of 65, you're eligible to apply. You can also extend coverage to your spouse.

How do I make payments?

You can pay your premiums by credit card or pre-authorized debit.

What's covered?

Portable critical illness can give you a one-time lump sum benefit if you're diagnosed with one of the covered conditions, and you can use the payout for needs like private nursing or medical care, modifications to a home, or childcare costs.

Covered conditions¹

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

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¹ Some exclusions apply to certain cancer diagnoses based on the severity of the condition.

