

Benefits at a Glance – Dependent Life Insurance Edmonton Police Service Senior Officers’ Association

| Coverage | Benefit Description |
|--------------------------------|---|
| Benefit Amount | <ul style="list-style-type: none"> • Spouse: \$10,000 • Each Dependent Child: \$5,000 |
| 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. |
| Premium Amount | <ul style="list-style-type: none"> • The member is responsible for the full amount of the premium through bi-weekly payroll deduction. |
| 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; - 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 payment 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 collective agreement and insurer’s contract will apply.

October 2012