<table>
<thead>
<tr>
<th>Coverage</th>
<th>Benefit Description</th>
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</table>
| Benefit Amount | • Spouse: $12,500  
• Each Dependent Child: $5,000 |
| Waiting Period | • Permanent or probationary employees are eligible to participate in the Plan upon completion of 90 calendar days of continuous employment. |
| Premium Amount | • The member is responsible for the full amount of the premium through bi-weekly payroll deduction. |
| Termination of Coverage | • The insurance on the life of a Dependent or Spouse ceases at the earliest of:  
  - 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 | • 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 take precedence.

May 2022