**Coverage**  |  **Benefit Description**  
---|---  
**Benefit Amount**  |  - Spouse: $10,000  
|  - 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 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.*