

# OPTIONAL BENEFITS — LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT

Benefit	Available to Member and/or Spouse
Benefit Amount	Available in units of \$25,000
Maximum Benefit	\$250,000
Waiver of Premium & Conversion Privilege	Yes
Termination	Age 65

Age	Smoker	Non-Smoker
	Per unit of \$25,000	Per unit of \$25,000
Under 35	\$ 4.61	\$ 3.58
35-44	\$ 5.84	\$ 4.00
45-54	\$ 16.24	\$ 9.40
55-64	\$ 31.83	\$ 19.58

The rates illustrated are based on monthly premiums and do not include provincial sales tax. These rates are effective November 1st 2015 and are subject to change on the date the policy renews, namely October 1st of each year. Your premium is based on your age as of July 1st each year.

All coverage (excluding Long Term Disability and Optional Life Insurance) terminates on July 1st following your 70th birthday with the exception of Bronze Mature, which terminates on July 1st following your 75th birthday. Long Term Disability and Optional Life Insurance terminate at age 65.

Members joining after age 65 are eligible for the Bronze Mature plan only. Out of Country coverage and Private Duty Nursing will not be available for these members.

The preceding summary is intended to provide a brief description of the benefits available under the OEF group insurance plan. This material does not create or confer any rights. If there are any discrepancies between this brochure and the policy contract, the policy contract will prevail without exception.



Health | Prescription | Dental  
Hospital | Travel

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## MEMBER HEALTH INSURANCE PLAN

### Premium Rates

## Group Benefit Plan Premium Rate Schedule – Includes Life, AD&D, Dependent Life & Extended Health Care

Age as of July 1st each year	LifeStyle			Bronze/Bronze Mature			Silver			Gold (includes dental)		
	Monthly premium			Monthly premium			Monthly premium			Monthly premium		
	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family	Single	Couple	Family
Under 35	\$ 46.83	\$ 82.67	\$ 98.27	\$ 50.90	\$ 90.53	\$ 107.96	\$ 61.97	\$ 106.75	\$ 126.11	\$ 148.89	\$ 263.77	\$ 315.77
35-44	\$ 71.46	\$ 126.52	\$ 162.04	\$ 77.43	\$ 139.08	\$ 188.48	\$ 94.68	\$ 163.97	\$ 218.99	\$ 232.78	\$ 413.47	\$ 561.28
45-54	\$ 100.94	\$ 172.38	\$ 212.07	\$ 109.73	\$ 188.94	\$ 233.12	\$ 143.58	\$ 232.47	\$ 281.62	\$ 352.95	\$ 591.15	\$ 726.08
55-64	\$ 134.08	\$ 215.80	\$ 248.96	\$ 144.72	\$ 235.39	\$ 272.33	\$ 204.12	\$ 305.76	\$ 346.88	\$ 503.03	\$ 789.41	\$ 907.81
65-69	\$ 124.38	\$ 199.80	\$ 215.07	\$ 133.62	\$ 217.31	\$ 234.29	\$ 187.24	\$ 281.07	\$ 300.63	\$ 453.41	\$ 714.03	\$ 794.94
70-74				\$ 133.46	\$ 216.28	\$ 233.56						

## Optional Benefits – Dental

Age as of July 1st each year	LifeStyle/Bronze/Bronze Mature – Monthly Premium			Silver – Monthly Premium		
	Single	Couple	Family	Single	Couple	Family
Under 35	\$ 27.44	\$ 51.63	\$ 63.56	\$ 37.22	\$ 72.62	\$ 89.36
35-44	\$ 42.39	\$ 82.58	\$ 116.50	\$ 59.56	\$ 116.14	\$ 163.81
45-54	\$ 55.06	\$ 107.38	\$ 137.64	\$ 77.44	\$ 151.00	\$ 193.60
55-64	\$ 63.33	\$ 123.49	\$ 148.80	\$ 89.04	\$ 173.67	\$ 209.28
65-69	\$ 58.28	\$ 113.60	\$ 125.23	\$ 81.93	\$ 159.75	\$ 176.17
70-74	\$ 58.20	\$ 105.83	\$ 116.67			

## Optional Benefits – Long Term Disability

Benefit Amount:	<ul style="list-style-type: none"> <li>• Incremental Units \$ 500</li> <li>• Minimum Benefit \$ 1,000</li> <li>• Maximum Benefit \$ 3,000</li> </ul>	90 day elimination period			120 day elimination period			180 day elimination period		
		Age	Monthly premium per \$500	Monthly premium per \$1,000	Age	Monthly premium per \$500	Monthly premium per \$1,000	Age	Monthly premium per \$500	Monthly premium per \$1,000
Elimination Period Choices	90/120/180 days									
Definition of Disability	Two Year Own Occupation; Any Occupation Thereafter									
Offsets	CPP Primary and 85% All Source									
Pre-Existing Conditions	3 months prior to effective date/ 12 months after effective date									
Taxability	Non-Taxable									
Maximum Benefit Period	To age 65									
		Under 35	\$ 9.45	\$ 18.90	Under 35	\$ 9.10	\$ 18.20	Under 35	\$ 8.59	\$ 17.18
		35-44	\$ 13.59	\$ 27.17	35-44	\$ 13.09	\$ 26.18	35-44	\$ 12.35	\$ 24.70
		45-54	\$ 23.76	\$ 47.52	45-54	\$ 22.96	\$ 45.92	45-54	\$ 21.66	\$ 43.32
		55-64	\$ 42.63	\$ 85.26	55-64	\$ 41.08	\$ 82.16	55-64	\$ 38.76	\$ 77.51