



Life Insurance

Benepac® Insurer SSQ Financial Group

Benefit Highlights

<i>Worldwide 24-Hour Coverage</i>	Provides life insurance protection 24 hours a day, anywhere in the world.
<i>Tax Free Benefits</i>	Benefits upon death are paid to the employee's named beneficiary tax-free.
<i>Benefit Reduction</i>	Benefit reduces to 50% of the amount in effect on the employee's 65 th birthday, to a maximum of \$100,000, and an additional reduction of 50% at age 70 to a maximum of \$25,000.
<i>Non-Medical Conversion</i>	<p>On termination of group life insurance prior to age 65, an employee may obtain individual life insurance with SSQ Financial Group (SSQ) without providing evidence of good health on a whole life insurance or term life insurance contract at SSQ regular rates.</p> <p>The individual policy will be limited to the lesser or \$200,000, or the difference between the amount of insurance at the time of the employee's termination and the amount of insurance for which the employee is eligible under a new group contract, at the time the employee is exercising the right to convert. At age 65, only a whole life plan will be issued.</p> <p>The individual policy will be issued only if application is made within 31 days after the employee's termination date. Life insurance will continue during the 31 day conversion period whether or not the employee applies for conversion.</p>
<i>Living Assistance Benefit</i>	If, prior to age 65, an employee is diagnosed as terminally ill with a life expectancy of 12 months or less, benefits may be paid prior to his death under the Living Assistance Benefit provision. The Living Assistance Benefit is 50% of the employee's basic life insurance benefit, to a maximum of \$50,000.
<i>Premium Waiver</i>	If an employee becomes totally disabled his life insurance benefits remain in force and premiums will be waived following the earlier of: <ul style="list-style-type: none">• the date the employee is approved for Long Term Disability benefits; or• 6 months of total disability.
<i>Medical Assistance</i>	The Medical Assistance benefit applies to employees and their eligible dependents under age 65, provided the employees are insured under the Life Insurance benefit at the time of the request for medical assistance. Medical Assistance allows a person who is afflicted with one of the eligible medical conditions specified below to obtain a medical second opinion.



For a medical condition to be considered eligible, it must have been diagnosed previously and may be a degenerative neurological disease, a severe affliction, or any other condition seriously endangering life, including the following:

- AIDS
- Alzheimer's disease
- Blindness
- Cancer
- Cardiovascular disease
- Coma
- Deafness
- Heart attack
- Kidney failure
- Loss of language or vocal capacity
- Major bone and lung illnesses
- Major burn
- Major trauma
- Medical condition giving rise to possible amputation
- Motor neuron disease
- Multiple sclerosis
- Parkinson's disease
- Stroke and consequential conditions
- Vital organ transplant

Medical Second Opinion

When an insured diagnosed with an eligible medical condition requests a medical second opinion from the service provider, a team of medical specialists reviews the medical file to determine the accuracy of the initial diagnosis and recommend the most appropriate treatment plan. This file revision is performed in cooperation with the insured's attending physician.

Any costs related to file transfers or fees that may be charged by the attending physician are to be assumed by the insured.