
LIFE INSURANCE (DEPENDENT CHILDREN ONLY) - PLAN DESCRIPTION

Members may purchase Life Insurance coverage for their dependent children. Members must purchase Life Insurance for either themselves or their spouse in order to select this coverage. Dependent children from 24 hours old up to age 21 are covered (up to age 25 if a full-time student).

Evidence of Insurability is not required if this insurance is applied for within 90 days from the date you become eligible to participate, or within 90 days of acquiring a new dependent child.

Coverage for your dependent child(ren) ceases on the earlier of the date you reach age 65, the date the child is no longer eligible for coverage, or the date you are no longer eligible for coverage.

RATE SCHEDULE

Coverage Benefit (per Child)	Monthly Cost
\$ 5,000	\$0.24
\$10,000	\$0.46
\$15,000	\$0.65
\$20,000	\$0.82

The premium shown above cover all children in your family.

The costs shown include Ontario Retail Sales Tax and are based on 12 monthly payments.

Disclaimer:

This on-line Plan Description is an overview of the coverage available and is not a valid contract. If there are any discrepancies between this information and the Master Policy, the provisions of the Master Policy shall govern.