

Life Insurance Plan

Life Insurance Conversion



Your Life Insurance Coverage

HEB Manitoba's Life Insurance coverage for you and your eligible dependants ends on the earlier date of:

- Your termination or retirement,
- The last day premiums were payable,
- When you change to a casual position,
- When you go on an unpaid leave of absence and do not prepay premiums to maintain coverage, or
- When you reach age 71.

Life Insurance Conversion Privilege

How to apply

Contact Deborah Capek who administers the conversions for Canada Life:

- Phone: 204-297-6224
- Fax: 204-415-5182
- Email: deborah@capekfinancial.ca

When your HEB Manitoba Life Insurance coverage ends, you can convert your coverage and your spouse/common-law partner's coverage to an individual Life Insurance Policy with Canada Life without medical evidence of insurability. You must be under age 71 to be eligible.

You can convert the lesser of the full amount of your coverage that ended or \$200,000.

Canada Life must receive your completed application and first premium payment within 31 calendar days from the date your HEB Manitoba Life Insurance coverage ends.

Life Insurance coverage is maintained for you and your spouse/common-law partner during the 31-day period.

Other Options

Premiums

Premium rates for conversion and non-conversion individual Life Insurance policies depend on a number of factors, including your health, age and gender.

You can also apply for a non-conversion individual Life Insurance policy, which provides more flexible and personalized coverage. However, you will need to complete medical evidence of insurability.

For More Information

Please visit our website at hebmanitoba.ca or contact us:

Phone: 204-942-6591

Toll-Free: 1-888-842-4233 (outside Winnipeg)

Email: benefitsinfo@hebmanitoba.ca

Mail: 900-200 Graham Avenue, Winnipeg MB R3C 4L5