



Understanding Your Benefits

Life Insurance



01-Jun-2024

Benefits are paid based on the provisions of the Life Insurance Plan, the number of Insurance units indicated on enrolment and change documentation received by HEB Manitoba, and/or the administrative processes in effect at the time of enrolment or change in coverage.

Payment of premiums does not guarantee coverage if HEB Manitoba has not received the required documentation, or if the provisions of the Plan are not met.

In all cases, specific benefits available and the terms and conditions of the Life Insurance Plan are governed by the *Group Agreement* between HEB Manitoba and Canada Life. In the event of any difference between the terms in this brochure and those of the *Group Agreement*, the terms of the *Group Agreement* shall apply. Canada Life administers and adjudicates claims for the HEB Manitoba Life Insurance Plan.

Your employer may not participate in each of the Benefit Plans offered by HEB Manitoba. Please contact us for information on eligibility or for further information about the Life Insurance Plan.

We look forward to serving you!

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Welcome!

HEB Manitoba is pleased to offer Personal Life Insurance, Family Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance to eligible healthcare employees in Manitoba.

In addition to the coverage offered to active eligible employees, we offer Post Retirement Insurance to members who are retiring, or members who are turning 71 years old, whichever is earlier. Some members who are retiring may also qualify for a Paid-up Life Insurance Policy.

Key highlights of the Life Insurance Plan:

- Coverage is effective as of the date of employment in an eligible position, or the date employment status changes from casual to full-time or part-time,
- Maximum benefit of \$1,000,000 for Personal Life Insurance (Basic plus Optional units),
- Up to four units of Optional coverage available,
- Matching AD&D coverage (equal to Basic plus Optional units) is provided at no additional cost,
- Family coverage maximum benefits of \$100,000 (spouse/common-law partner) and \$50,000 (child).

Eligibility

You are eligible to enrol in the HEB Manitoba Life Insurance Plan if:

- You are a full-time or part-time employee in a permanent, temporary or term position,
- You belong to an eligible union or group at a healthcare facility that participates in the Plan, and
- You are under age 71.

Casual employees are not eligible to participate in the Life Insurance Plan.

Insurance Types

The HEB Manitoba Life Insurance Plan offers three types of insurance benefits:

1. Personal Life Insurance,
2. Family Life Insurance,
3. Accidental Death and Dismemberment (AD&D) Insurance.

Coverage may be subject to Evidence of Insurability requirements. See the *Events and Processes* section for more information.

Personal Life Insurance

Personal Life Insurance includes Basic and Optional coverage. The maximum Personal Life Insurance benefit payable is \$1,000,000. This maximum cannot be exceeded regardless of the number of participating employers you are enrolled with.

Basic Life Insurance

You are automatically insured for one unit of Basic Life Insurance coverage as of your employment start date into an eligible position or the date your employment status changes from casual to an eligible position. This coverage is paid for by your employer.

Optional Life Insurance

You may choose to purchase up to four units of Optional Life Insurance.

How Personal Life Insurance is Calculated

Each unit of Personal Life Insurance coverage (Basic and Optional) is based on either:

- Your previous year's regular annual earnings (rounded to next higher \$1,000) if you had a full year of continuous (uninterrupted) earnings in the previous calendar year, or
- Your estimated annual earnings (rounded to next higher \$1,000) for your FTE at the time:
 - You were newly hired,
 - Became eligible for Life Insurance benefits (for example, an employment status change to an eligible position), or
 - Returned to work from an unpaid leave.

Each April, your coverage will be adjusted to reflect any change in earnings from the previous year worked. If your coverage was based on estimated full-time equivalent (FTE) earnings, your coverage will remain in effect until you have one year of continuous earnings in the previous calendar year.

For example, if you are hired in February 2023, the earnings used to calculate your premiums are based on your estimated FTE annual earnings as at February 2023. Your coverage and related premiums will remain at this level and will not be adjusted until April 2025.

Family Life Insurance

Your eligible dependants may be insured for natural or accidental death, loss of a specified body part, or loss of use of a specified body part due to an accident.

You may choose to purchase up to 10 units of Family Life Insurance. Each unit covers your spouse/common-law partner for \$10,000 (maximum \$100,000), and each eligible dependant for \$5,000 (maximum \$50,000).

Accidental Death and Dismemberment (AD&D) Insurance

The Life Insurance Plan offers both Personal and Family AD&D Insurance.

Personal Life AD&D Insurance

You are automatically provided with AD&D coverage equal to the Basic and Optional Personal Life Insurance units in effect at the date of accidental death, loss of a specified body part, or loss of use of a specified body part due to an accident, to a maximum of five units (one Basic plus four Optional units). This coverage is provided at no additional cost to you. The maximum AD&D benefit payable (Basic and Optional units combined) is \$1,000,000. The maximum benefit for the total of Personal Life Insurance with matching AD&D coverage is \$2,000,000.

This insurance covers you in the event of your accidental death, loss of a specified body part, or loss of use of a specified body part due to an accident.

AD&D Insurance benefits are paid to:

- Your beneficiary, if death is due to an accident, or
- You, if you suffer loss of a specified body part or loss of use of a specified body part due to an accident.

Family AD&D Insurance

Family AD&D coverage is automatically provided with Family Life Insurance, and is equal to the amount of Family Life Insurance in effect at the date of accidental death, loss of a specified body part, or loss of use of a specified body part due to an accident.

The insurance is paid to you upon accidental death or injury of your spouse/common-law partner or eligible dependent children.

AD&D Insurance Benefit Provisions

AD&D Insurance benefits are not payable if death is not due to an accident or if the loss:

- Occurs more than one year after the date of the accident causing the loss, or
- Is caused by infection, disease, illness, physical or mental infirmity, medical or surgical treatment, suicide or self-inflicted injury, war (declared or undeclared), insurrection or participation in a riot, or by an accident that occurred while in full-time, part-time, or temporary service in the armed forces of any country, or occurs while committing a criminal act.

AD&D Coverage Benefits

Accidental Death	Amount Payable
Member	Coverage equal to the Basic Life Insurance and Optional Life Insurance you elected to a maximum of five units (one Basic plus four Optional units) i.e. principal sum amount. Maximum benefits for the total of Employee Life Insurance with matching AD&D coverage is \$2,000,000.

Spouse or Dependant Child	Coverage equal to the Optional Family (Dependant) Life Insurance you elected to a maximum of ten units i.e. principal sum amount. Maximum benefits for the total of Family (Dependant) Life Insurance with matching AD&D coverage is \$200,000 for a Spouse and \$100,000 for a Dependant Child.
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Loss of Use of	Amount Payable
One arm	3/4 principal sum
One leg	3/4 principal sum
One hand	2/3 principal sum
One foot	2/3 principal sum
Thumb and index finger	1/3 principal sum
Four fingers of one hand	1/3 principal sum

Total Paralysis of	Amount Payable
Both arms and both legs (quadriplegia)	2 times principal sum
Both legs (paraplegia)	2 times principal sum
One arm and one leg on the same side of the body (hemiplegia)	2 times principal sum

Loss of	Amount Payable
Sight of one eye	2/3 principal sum
Speech	2/3 principal sum
Hearing in one ear	1/3 principal sum
All toes on one foot	1/4 principal sum

What Is Not Covered

Losses from or related to:

- Suicide, regardless of the state of mind.
- Intentional self-inflicted injury, regardless of the state of mind.
- Viral or bacterial infections, except pyogenic infections that occur due to injury for the loss that's related to the claim.
- Disease or infirmity.
- Medical or surgical treatment other than surgical reattachment.
- Air travel, except as a passenger in a licensed aircraft flown by a pilot certified to fly the aircraft.
- Service in the armed forces of any country.
- War, insurrection or voluntary participation in a riot.
- Proof of claim submitted more than 15 months after the date of loss.

Important to Know

- **Reattachment surgery:** When you have reattachment surgery, you'll get half of your dismemberment benefit – even if you regain use. However, if your surgery fails – resulting in the removal of the reattached part – you'll be able to collect the other half of your benefit.
- **Body preparation and transport:** If a death occurs 50 km or more from your home, up to \$10,000 will go to prepare and transport the body to the place of burial or cremation.
- **Education benefit:** Money for education programs and training if a loss leads to necessary job change.
- **Education and training:** If you die in an accident, your spouse may be eligible for money for a work training program. Your child or children may be eligible for money for their tuition if they sign up as a full-time student in a post-secondary school.
- **Family transportation benefit:** Up to \$2,000 (for all immediate family members combined) for transportation and lodging expenses for immediate family members to join you when you are in the hospital more than 150 km from home as a result of a covered loss.

Coverage Start Date

If you are eligible for coverage, your Basic Life Insurance starts on your employment start date into an eligible position or the date your employment status changes from casual to an eligible position.

Provided you complete your enrolment within 60 calendar days from your employment start date into an eligible position, your Optional Life Insurance and/or Family Life Insurance coverage starts at the same time as your Basic Life Insurance coverage.

You must be actively at work on the date you become eligible for Life Insurance coverage. If you are not, your Personal, Family and AD&D coverage will not start until you return to work and premiums are deducted.

Eligible Dependants

Insurable Spouse/Common-Law Partner

Your legal spouse or common-law partner is insurable. A common-law partner refers to a person who is living with you in a conjugal relationship.

If you separate, your former spouse/common-law partner is no longer eligible to be insured.

Insurable Children

Children are insurable from 24 hours of age and remain insurable as long as they are financially dependant on you and are:

- Unmarried, and the natural, adopted, or step child of you or your insured spouse/common-law partner, or
- Unmarried, and you or your insured spouse/common-law partner has been appointed guardian for all purposes by a court of competent jurisdiction.

If you or your insured spouse/common-law partner is appointed guardian of a child, the child is not insurable unless we receive satisfactory proof of the guardianship. If your insured spouse/common-law partner is the guardian, they must be living with you.



Children age 21 or over are insurable if they are financially dependant on you and are:

- A full-time student and under the age of 25, or
- Incapacitated for a continuous period beginning:
 - Before age 21, or
 - While they are a full-time student.

Children are considered full-time students if they have been in registered attendance at an elementary school, high school, university, or similar educational institution for 15 hours a week or more within the previous six months. Children are not considered full-time students if they are being paid to attend an educational institution.

Children are considered incapacitated if they cannot support themselves due to a physical or psychiatric disorder. Please contact us for information about how to declare incapacitated children.

Events and Processes

Starting Coverage as a New Employee

If you are an eligible new employee, you will automatically be insured for one unit of Basic Life Insurance as of your employment start date into an eligible position. This unit is paid for by your employer. You are also automatically provided with AD&D coverage equal to your Basic Life Insurance unit of coverage. This AD&D coverage is provided at no additional cost to you.

Provided you complete your enrolment within 60 days from your employment start date into an eligible position, you may also purchase:

- 1 to 4 units of Optional Life Insurance
- 1 to 10 units of Family Life Insurance.

AD&D coverage equal to the Optional Life and Family Life Insurance units of coverage you purchase is automatically provided at no additional cost to you.

The benefit paid for each unit of Basic and/or Optional Life Insurance is based on your estimated FTE earnings (hourly rate x annual base hours x FTE) as of your employment start date into an eligible position. Your insurance coverage and premium amounts will remain in effect until you have one calendar year of earnings.

You must complete your enrolment within 60 days from your employment start date in an eligible position or:

- **You will be insured for one unit of Basic (employer-paid) Personal Life Insurance coverage only, and**
- **Your beneficiary will automatically be set to your estate.**

How We

Calculate Your Premiums

In this example, you are hired in April 2024. Your full-time annual salary is \$39,234 (\$20.12/hour with annual base hours of 1950) and your FTE is 0.8.

You enrol with one unit of Basic Life Insurance plus three units of Optional Life Insurance for a total of four units of Personal Life Insurance.

1 MULTIPLY YOUR FULL-TIME ANNUAL SALARY RATE BY YOUR FTE

$$\begin{aligned} \$39,234 \times 0.8 \text{ FTE} &= \\ \$31,387.20 & \end{aligned}$$

2 ROUND UP TO THE NEXT \$1,000

$$\$32,000$$

3 CALCULATE THE PREMIUMS (\$0.0826 PER \$1,000 OF INSURANCE)

Basic Life Insurance premium (paid by your employer):

$$\begin{aligned} \$32,000/\$1,000 \times \$0.0826 \times 1 \text{ (unit)} &= \\ \$2.64 & \end{aligned}$$

Optional Life Insurance premium (paid by you):

$$\begin{aligned} \$32,000/\$1,000 \times \$0.0826 \times 3 \text{ (units)} &= \\ \$7.93 & \end{aligned}$$

These premiums will remain at this level and will not be adjusted until April 2026, at which point you will have one year of earnings in the previous calendar year.

Manitoba Retail Sales Tax (RST) is charged on group life insurance premiums. This requirement applies to both employee and employer premiums for HEB Manitoba Personal Life (Basic & Optional) and Family Life Insurance. Premium calculation examples in this brochure do not include RST.

Changing Employment Status to an Eligible Position

You will automatically be insured for one unit of Basic Life Insurance as of the date your employment status changes from casual to an eligible position.

You are considered to have changed your employment status when:

- Your move from a casual to a full-time or part-time permanent, temporary or term position, and
- Your new employment position belongs to an eligible union or group.

The one unit of Basic Life Insurance is paid for by your employer. You are also automatically provided with AD&D coverage equal to your Basic Life Insurance unit of coverage. This AD&D coverage is provided at no additional cost to you.

Provided you complete your enrolment within 60 calendar days of the date your employment status changed, you may also purchase:

- 1 to 4 units of Optional Life Insurance,
- 1 to 10 units of Family Life Insurance.

AD&D coverage equal to the Optional Personal and Family Life Insurance units of coverage you purchase is automatically provided at no additional cost to you.

The benefit paid for each unit of Basic and/or Optional Personal Life Insurance is based on your estimated FTE earnings (hourly rate x annual base hours x FTE) as of the date your employment status changed from casual to an eligible position. Your insurance coverage and premium amounts will remain in effect until you have one year of continuous earnings in an eligible position.

You must complete your enrolment within 60 days from the date your employment status changes or:

- **You will be insured for one unit of Basic (employer-paid) Personal Life Insurance coverage only, and**
- **Your beneficiary will automatically be set to your estate.**

Re-Enrolling in the Plan

If you transfer your employment from another employer that participates in the Plan, you are considered a new employee and can purchase new coverage without Evidence of Insurability.

You must complete your re-enrolment within 60 days of your employment start date with the new employer or:

- **You will be insured for one unit of Basic (employer-paid) Personal Life Insurance coverage only, and**
- **Your beneficiary will automatically be set to your estate.**

Changing Your Coverage

If you want to purchase Optional Personal and/or Family Life Insurance after 60 days from your employment start date or the date your employment status changes to an eligible position, Evidence of Insurability is required unless the change is due to a recognized significant life event.

You may decrease your number of Optional Personal and/or Family Life Insurance units at any time. However, if you wish to increase your units after decreasing them, Evidence of Insurability may be required.

You may decrease your number of Optional Personal and/or Family Life Insurance units at any time.

However, if you wish to increase your units after decreasing them, Evidence of Insurability may be required.

Contact us for more information.

Significant Life Events

You can increase your Optional Personal and/or Family Life Insurance coverage without the Evidence of Insurability requirement if you experience one of the following significant life events and declare it within 60 days:

- Marriage or date of co-habitation of a common-law relationship,
- Marriage break-up or termination of a common-law relationship,
- Acquiring a dependent child, or
- Death of a spouse/common-law partner.

You may also increase your Family Life Insurance coverage without Evidence of Insurability if a previously ineligible dependant enrolls in a recognized educational institution and you declare it within 60 days. See the *Eligible Dependents* section for more information.

If you experience a significant life event while on an approved, unpaid leave/ layoff and want to increase your Life Insurance coverage, you must request the change within 60 days of returning to work.

You are not considered actively at work if you are on an approved leave or layoff, or if you are participating in a Gradual Return to Work Program during a period of disability.

Evidence of Insurability

You must complete Evidence of Insurability to purchase or increase Optional Personal Life Insurance and/or Family Life Insurance after 60 calendar days from your employment start date into an eligible position, or the date your employment status changes.

To apply for Evidence of Insurability, contact us to obtain an *Evidence of Insurability* form to complete and submit to Canada Life.

If your request to increase your coverage is approved, you will receive written confirmation from Canada Life and your Life Insurance premiums will be adjusted accordingly. Canada Life will also notify you if your request to increase your coverage is denied.



Termination of Coverage

Your Personal, Family and AD&D coverage ends on the earlier of:

- Your date of retirement/termination,
- The last day premiums were payable,
- The last day your coverage was in effect if you are receiving premium-free coverage due to disability,
- The date you change to a casual employment status, or
- When you reach age 71.

Life Insurance Conversion

There is a 31-day period following the termination of your coverage in which you may convert your Life Insurance and your spouse/common-law partner's Life Insurance coverage to an individual Life Insurance Policy with Canada Life without Evidence of Insurability (subject to maximum age and conversion limits).

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

For Life Insurance conversion inquiries, please call a Canada Life individual insurance client service associate at 1-888-252-1847.

To convert your coverage, Canada Life must receive your completed application and the first premium payment within 31 days of the earlier of your date of termination or the last day premiums were payable.

Beneficiaries

It is important that HEB Manitoba has your beneficiary declaration on file to ensure that your Life Insurance benefit is paid according to your wishes in the event of your death. Many members only designate beneficiaries when they first enrol in the Life Insurance Plan. Not updating beneficiary information may result in benefits being paid to an unintended beneficiary.

If designating a beneficiary who is a minor or who lacks legal capacity, you may wish to appoint a Trustee. It is important that you do not appoint a Trustee if you have already appointed a Trustee in any legal document. If you are designating a Trustee, we recommend you first consult with the proposed Trustee and a legal advisor.

You may update your beneficiary at any time. We recommend that you review your beneficiaries regularly, especially if you experience a life event such as:

- Marriage or date of co-habitation of a common-law relationship,
- Marriage break-up or termination of a common-law relationship,
- Acquiring a dependent child or
- The death of a beneficiary.

Your designated beneficiary is not automatically changed or revoked by marriage or divorce. If you want to change your beneficiary in the event of a marriage or divorce, or for any other reason, you must contact us to declare the change.

If you designate a contingent beneficiary they will only receive proceeds if all primary beneficiaries have predeceased you.

Unpaid Leave of Absence

If you are on an unpaid sick leave of absence, all your HEB Manitoba Life Insurance coverage is maintained for up to 12 months, at no cost to you.

When you take any other unpaid leave of absence you must:

- Tell us if you are keeping or suspending your coverage AND
- If you choose to keep your coverage, arrange payment before the deadline provided in your Leave of Absence package.

You may pay the full premiums to keep your coverage at the level in effect at the time of the leave. Your active coverage will not be reinstated until all premiums from the leave are paid.

If you have not arranged payment by the deadline, you will be deemed to have suspended your coverage for your entire leave.

We will send a package explaining your options once your employer notifies us about your leave.

You may keep your coverage for up to 12 months. (18 months for a maternity/parental leave or 24 months for an approved unpaid educational leave.)



▲ Ensure you keep your beneficiary information up to date throughout your career.

Your employer does not pay premiums for your Basic Life Insurance coverage while you are on an unpaid leave. If you have Optional Life Insurance you must pay both the Basic Life and Optional Life Insurance premiums plus the applicable Manitoba Retail Sales Tax (RST) to keep your coverage during your unpaid leave.

Your coverage and premium payments through payroll will automatically be reinstated when you return to active employment (full duties/regular FTE).

If you are participating in a gradual return to work program you are still considered to be on leave.

Premium-Free Coverage

If you are unable to work due to a total disability and you meet eligibility requirements, you may be entitled to premium-free coverage. This means your Life Insurance coverage is maintained without payment, at the same level in effect before the disability began, and continues for as long as you are receiving total disability benefits. Contact us for more information.



Additional Information

Benefit Payments

Benefits are paid in a lump-sum payment and are not subject to income tax. All payments are subject to any other legislation in place at the time of death or accident.

Personal Life Insurance

Basic and Optional Life Insurance benefits are payable upon your death to your beneficiary, or in the absence of a beneficiary, to your Estate. Your beneficiary will be required to provide a copy of the proof of death and may need other documentation such as a last will and testament.

Family Life Insurance

If you have Family Life Insurance coverage, the benefit is payable to you upon the death of an insured dependant.

AD&D Insurance

If your death is due to an accident, the Personal Life AD&D benefit is paid to your beneficiary, or, in the absence of a beneficiary, to your Estate.

If you suffer loss of a specified body part, or loss of use of a specified body part due to an accident, the AD&D benefit is paid to you.

If you have Family Life Insurance coverage upon the accidental death of an insured dependant, or if an insured dependant suffers the loss of a specified body part, or loss of use of a specified body part due to an accident, the AD&D benefit is paid to you.

Advance Payment

The advance payment provision provides terminally ill members with access to a portion of their Life Insurance funds before their death. If you qualify and choose this option, the amount of the advance payment, plus interest, is deducted from the amount paid to your beneficiary upon your death.

The maximum amount available for an advance payment is equal to 50% of your Life Insurance coverage or \$50,000, whichever is less. The advance payment is not subject to income tax.

To qualify for an advance payment, you must be suffering from a terminal illness and have a life expectancy of 24 months or less. Advance payment will not be made if your coverage will reduce or terminate within two years of the advance.

If you need more information please contact us.

Premiums

Your employer pays for your Basic Life Insurance. This is a taxable benefit to you as an employee.

You pay premiums for any Optional Personal and/or Family Life Insurance that you purchase.

Premiums are deducted from each pay starting on your employment start date or the date your employment status changes to an eligible position. Manitoba Retail Sales Tax (RST) is charged on the premiums.

For current premium rates, visit our website at hebmanitoba.ca.

Life Insurance Statement of Benefits

Once a year, the Plan provides all active members with a *Life Insurance Statement of Benefits* as an overview of your Life Insurance benefit coverage and beneficiary designation. You should review your statement to ensure that your information is correct.

Life Insurance Coverage Offered at Retirement

At retirement or when you reach age 71, whichever is earlier, you may be eligible to purchase up to five units of Post-Retirement Insurance (PRI), depending on the number of units of Optional Life Insurance you had while actively at work.

For example, if you had Basic Life Insurance and three units of Optional Life Insurance while working, you are eligible for four units of PRI when you retire. If you had only Basic Life Insurance, you are eligible for one unit of PRI.

Each unit is equal to \$7,000 of insurance before the age of 60. At age 60 it reduces by \$1,000 per unit every five years. At age 90, Life Insurance coverage and premiums stop.

Schedule of Payment

Monthly Cost of Unit(s)*	\$2.00	\$4.00	\$6.00	\$8.00	\$10.00
Your Age	Value of 1 Unit	Value of 2 Units	Value of 3 Units	Value of 4 Units	Value of 5 Units
Retirement - 59	\$7,000	\$14,000	\$21,000	\$28,000	\$35,000
60 - 64	\$6,000	\$12,000	\$18,000	\$24,000	\$30,000
65 - 69	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
70 - 74	\$4,000	\$8,000	\$12,000	\$16,000	\$20,000
75 - 79	\$3,000	\$6,000	\$9,000	\$12,000	\$15,000
80 - 84	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
85 - 89	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000
90 - over	0	0	0	0	0

* For Manitoba residents, the applicable Retail Sales Tax (RST) will be applied to the cost of each unit selected.

In addition, some retiring members may qualify for a Paid-up Life Insurance Policy. HEB Manitoba will advise you at retirement if you qualify.

Canada Life administers and adjudicates the claims for the PRI Plan and Paid-up Life Insurance Policy.

More Information

You can get more information in the following ways:

hebmanitoba.ca

Visit **hebmanitoba.ca** for information about your benefits and to access the member portal.

Member Portal

Log in to the member portal at hebmanitoba.ca. You can use the tools on the member portal to:

- See coverage and premium details for your HEB Manitoba benefits
- Update your personal information
- Report life events to keep your coverage up to date
- View your Annual Statements and other HEB Manitoba documents
- Communicate with us on a secure platform
- And more...

Email

info@hebmanitoba.ca

Please do not include personal information in your email.

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Accessibility

This publication is available in alternate formats on request. To request an alternate format, please email us at accessibility@hebmanitoba.ca.

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Privacy

Direct privacy-related questions, comments, or requests to:

HEB Manitoba Privacy & Policy Office

Phone: 204-975-3197

Toll-free: 1-855-975-3197

Email: privacy@hebmanitoba.ca

You can read our Privacy Notice on our website at hebmanitoba.ca.

