



**MEBP**

**MUNICIPAL EMPLOYEES  
BENEFITS PROGRAM**

## **Group Insurance**

As at January 1, 2021

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### Introduction

This booklet is a summary of the provisions of Basic, Family, Optional Life Insurance and Accidental Death & Dismemberment Insurance, for participating members of the Municipal Employees Benefits Program (MEBP).

The information in this booklet is not meant to replace the Master Application between MEBP and the insurance carrier. The booklet does not deal with every circumstance. It neither creates any right to benefits nor guarantees that you have any right to receive benefits if your actual situation or the terms of the insurance policies do not entitle you to those benefits. In case of any variations between this booklet and the provisions of the Master Application, the Master Application will prevail.

A glossary of terms used is available at the end of the booklet.

The Municipal Employees Benefits Program offers a Group Insurance Plan which consists of 4 components:

- Basic Life Insurance & Basic Accidental Death & Dismemberment Insurance (Basic AD&D)
- Optional Life Insurance
- Family Life Insurance
- Voluntary Accidental Death & Dismemberment Insurance (Voluntary AD&D)

All Insurance benefits are administered by the Municipal Employees Benefits Program (MEBP) based on a Master Application (policy) that is in place with an insurance

carrier, who is responsible for claims adjudication and processing of payments. As the administrator of the agreement MEBP is responsible for processing and maintaining all changes to employee records and documents. Coverage under the Group Insurance Plan is available 24 hours per day, anywhere in the world.

The insurance carrier for Basic, Family and Optional Life Insurance is the Blue Cross Insurance Company Inc. and the insurance carrier for Basic and Voluntary Accidental Death & Dismemberment Insurance is the SSQ Insurance Company Inc.

**In order to file a claim and receive benefits under any of the Group Insurance Plan policies, you must not allow your insurance coverage to lapse.** Your insurance contributions must be paid up to date on the date of death or accident.

**If you are away from work due to an approved leave of absence or layoff and you decide not to continue making insurance contributions, your insurance coverage will lapse.** Coverage does not resume until you return to work and your employer starts taking the required contributions from your employment earnings.

### **Manitoba Retail Sales Tax**

As per Manitoba legislation, sales tax is to be collected on all insurance contributions remitted by members (Manitoba residents only) and participating employers on behalf of their employees.

## Basic Life Insurance

Basic Life is insurance on your life only and is payable to your named beneficiary upon your death.

### Eligibility

You are eligible for coverage if your employer is participating in the Plan and you fulfill the following requirements:

- you are a resident of Canada, and
- are under age 71, and
- you have enrolled in the Municipal Employees Pension Plan.

Your employer will advise you as to when you have met the eligibility requirements. You and your employer will need to complete and submit an enrolment form and other applicable documents.

### Effective Date of Insurance

Your coverage under Basic Life Insurance begins on the same day you join the Pension Plan. Participation in Basic Life Insurance is mandatory. This means that as an eligible full time, part time, seasonal, casual or temporary employee who works for a participating employer, you must join the plan once you have met the eligibility requirements.

If you are not actively at work on the date coverage would begin, coverage will begin on the day you return to work.

You may be required to complete an employment probationary period with your employer prior to joining MEBP. If you are on probation, coverage will begin on the day after your probationary period ends.

### Amount of Insurance

Once you are eligible to enroll you can select 1 or 2 units of coverage.

Each unit of coverage is equal to your last full calendar year of annual earnings or your current year annual earnings. These earnings include hourly wage or salary payments, vacation pay, sick pay and shift premiums. Overtime earnings, bonuses, severance pay, northern living allowance and certain types of banked time are not included.

If you elect to be covered for 1 unit of insurance and wish to increase your coverage to 2 units at a later date, you will have to apply through MEBP to obtain the additional coverage and you will be required to complete a Statement of Health form, which will be adjudicated by our insurance carrier.

If you elect to be covered for 2 units of insurance and wish to decrease your coverage to 1 unit at a later date, you may do so by completing the appropriate form available online from our website or from your employer.

### Minimum Coverage

If your annual earnings are less than \$8,000 per year, the minimum amount of coverage under your Basic Life Insurance will be \$8,000 if you have 1 unit of coverage, or \$16,000.00 if you have 2 units of coverage.

### Maximum Coverage

There is a maximum limit of \$700,000 payable under this benefit.

### **Contributions**

Contributions to Basic Life Insurance are made based on your employer's payroll dates and on your coverage amount. Your employer is responsible for collecting and remitting the contributions to the MEBP.

Basic Life Insurance contributions may be paid entirely by you, entirely by your employer or shared between you and your employer. Please check with your employer about what, if any, cost sharing agreements are in place.

Contributions made by your employer on your behalf are considered to be a taxable benefit. Your employer will include the contributions with your employment income on your T4 Statement of Remuneration Paid. Contributions that you make to the plan are not refundable upon termination, retirement or death, are not tax deductible and are not a taxable benefit.

You can contribute to Basic Life until the last pay period in the year in which you turn age 71. At that time your Basic Life contributions will stop and you will receive information about the Pension Plan and Post Retirement Life Insurance.

### **Beneficiary Designation**

When you join the Basic Life Insurance, you are required to name a beneficiary. You may name one or more people, your estate, an institution or charitable organization.

If you name more than one person, you must specify the percentage of the death benefit that you want each beneficiary to receive. Also, it is very important that you name a trustee if a beneficiary is under the

age of 18. If you are not sure as to the designation of a trustee, we recommend that you consult with a legal advisor.

Your beneficiary designation is revocable. This means that you can change or update your beneficiary designation at any time prior to termination of employment or retirement, by completing the required change form.

It is important that you periodically review your beneficiary designation to make sure that it is up to date. Carefully consider your beneficiary designations and communicate your designations and wishes with your family.

### **Secondary Beneficiary Designation**

You can name a secondary (alternate) beneficiary under Basic Life Insurance. The secondary beneficiary must be clearly stated on the beneficiary designation form. If you and your designated beneficiary die at the same time, or if the order of death cannot be proven; the named secondary beneficiary (if any) will be entitled to the death benefit payable. If a secondary beneficiary is not named, then the benefit will be paid to your estate.

If your designated beneficiary dies at least 30 days or more after your death; your designated beneficiary's estate will receive the death benefit.

If your designated beneficiary dies after you die but within 30 days of your death, the named secondary beneficiary (if any) will be entitled to the death benefit payable. If there is no named secondary beneficiary, then your estate will receive the death benefit.

***Note: If you require more space on the beneficiary designation form, you can add a separate attachment for additional names. The attachment needs to be signed and dated.***

## **Termination of Basic Life Insurance**

Your coverage under Basic Life Insurance will stop on the earliest of the following dates:

- You no longer satisfy the definition of employee as stated under the provisions of the Master Application, or
- Your employment terminates as a result of retirement, resignation, dismissal or death, or
- You are on layoff or leave of absence and you have elected not to continue paying contributions while you are not at work, or
- You are an active member and have reached age 72, or
- The date the Master Application is terminated.

## **Termination of Employment**

Your coverage under Basic Life Insurance will stop on your termination date. The termination date is the last day for which you receive pensionable earnings from your employer (unless you are on Leave or Lay Off). Basic Life contributions are not required to be deducted from lump sum payments that you may receive for accrued vacation pay or any other banked time.

## **Conversion**

If you are under age 65 and your Basic Life Insurance coverage ends, for the following reasons:

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- your employment with a participating employer has ended, or
- your employer no longer participates in the Plan, or
- the insurance policy ends.

You have the option to convert your insurance coverage to an individual policy up to age 65 directly with the insurance carrier, without providing evidence of insurability. An application form which is available from our office is required to be completed and remitted directly to the insurance carrier, within 31 days after your coverage ends.

The cost of the individual policy will be determined by the insurance carrier.

## **Insurance at Retirement**

If you have Basic Life Insurance coverage on the date you retire from active employment, you are eligible for coverage under Post Retirement Life Insurance.

Your coverage will be based on the amount of Basic Life Insurance that you had prior to retirement. The coverage is adjusted based on your age and deductions are taken directly from your monthly pension payment.

At age 75, the deductions stop and a \$5,000 Paid Up Life Insurance Policy is provided, at no cost. The table in the Appendix outlines coverage and cost based on the applicable age categories.

If you do not want to participate in the Post Retirement Life Insurance, you may elect the \$5,000 Paid-Up Policy at any time. Once you have made the decision to take the



Paid-Up Policy, you will not be allowed to increase your coverage in the future.

Additional information on insurance at retirement is available in the Appendix.

## **Death Benefits**

In the event of your death as an active employee, your beneficiary or legal representative should immediately notify your employer or MEBP who will begin the claims process.

## **Optional Life Insurance**

If you have 2 units of Basic Life Insurance and wish to obtain additional life insurance coverage, you can apply for Optional Life Insurance. Optional Life Insurance provides additional insurance on your life only and is payable to your named beneficiary upon your death. It is a voluntary plan.

### **Eligibility**

If you have 2 units of Basic Life Insurance, you can apply for 1 or 2 additional units of life insurance under Optional Life Insurance.

Your application will be sent to the insurance provider for approval. If your application is approved, you and your employer will be notified by MEBP as to the required contributions and coverage amount.

### **Effective Date of Insurance**

You can apply for Optional Life Insurance coverage on the same day that you become eligible to join Basic Life Insurance or at a later date provided you are an active

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member. Your effective date of insurance will be the date that you are approved for coverage by the insurance carrier. You and your employer will be notified by MEBP as to the effective date.

### **Amount of Insurance**

You may select 1 or 2 units of coverage under Optional Life Insurance. Each unit of coverage is equal to your current year annual earnings. These earnings include hourly wage or salary payments, vacation pay, sick pay and shift premiums. Overtime earnings, bonuses, severance pay, northern living allowance and certain types of banked time are not included.

You may cancel your coverage or reduce your coverage from 2 units to 1 unit at any time by completing a form available from your employer or our website. If you remain an active employee and wish to reinstate your coverage under the Optional Life Insurance at any time in the future, you will be required to re-apply for coverage by submitting "Evidence of Insurability".

### **Maximum Coverage**

The maximum amount of coverage available under Optional Life Insurance is \$300,000.

### **Contributions**

The cost for Optional Life Insurance is determined by the insurance carrier and is based on your age and whether you are a smoker or non-smoker. Optional Life Insurance is a benefit that is paid entirely by you. Your employer is responsible for collecting and remitting the contributions to the MEBP. The current contribution rates are provided in the Appendix.

Your insurance coverage amount and contribution rate under Optional Life Insurance may change due to your age and annual pensionable earnings.

Your account is reviewed on an annual basis and you and your employer will be notified by MEBP if there are any changes to your coverage amount and/or contribution rate.

### Beneficiary Designation Information

As with Basic Life, when you join Optional Life Insurance, you are required to name a beneficiary. Please see the beneficiary designation information under the Basic Life Insurance Section.

### Termination of Employment

Your coverage under Optional Life Insurance will stop on your termination date. The termination date is the last day for which you receive pensionable earnings from your employer (unless you are on Leave or Lay Off).

### Termination of Optional Life Insurance

Your coverage under Optional Life Insurance will stop on the earliest of the following dates:

- You no longer satisfy the definition of employee, or
- Your employment terminates as a result of retirement, resignation, dismissal or death, or
- You are laid-off or start a leave of absence and you have elected not to continue paying contributions while you are not at work, or

- You are an active member and have reached age 65.

### Death Benefits

In the event of your death as an active employee, your beneficiary or legal representative should immediately notify your employer or MEBP who will begin the claims process.

## Family Life Insurance

As a member of Group Insurance Plan, you can voluntarily participate in Family Life Insurance. Family Life Insurance offers life insurance coverage on the lives of your eligible dependent family members.

**Spouse:** means a person who is legally married to you or has continuously lived with you for not less than 1 full year having been represented as members of a common-law relationship. You can only cover one spouse or common-law partner at a time.

**Children:** means persons who are your natural, adopted, stepchildren or any other children for whom you or your Spouse have been appointed as a guardian. Children must be dependent on you for financial care and support and must be:

- unmarried,
- unemployed, and
- less than 19 years of age; or if 19 years of age but less than 25 years of age, they must be attending an accredited educational institution, college or university on a full-time basis.



The children of your common-law spouse will be covered if they are living with you.

Unmarried, unemployed Children over 19 years of age will qualify if they are dependent on you by reason of a mental or physical disability and have been continuously so disabled since the age of 19.

Unmarried, unemployed Children who became totally disabled while attending an accredited educational institution, college or university on a full-time basis prior to their attaining age 25 and have been continuously so disabled since that time shall also qualify as a Dependent.

You may be required to provide confirmation that the child is a full-time student, remains dependent on you for support and maintenance or that the child is not capable of self-support due to a disability.

Dependents exclude:

- any Spouse residing outside of Canada, or
- any person for whom Evidence of Insurability, if required, has not been approved by the insurance carrier.

### **Effective Date of Insurance**

You can enroll or decline Family Life Insurance coverage on the same day that you become eligible to join Basic Life Insurance.

If you decline coverage under Family Life Insurance and later wish to participate in the plan, you will be required to provide

“Evidence of Insurability” for your eligible family members. The insurance carrier will review the information provided and will determine if you are able to participate in the plan.

If you obtain coverage under Family Life Insurance and later wish to add a family member(s), you must apply to MEBP within 31 days of acquiring a new spouse/partner or child.

### **Coverage Amount**

The amount of insurance available on the lives of your eligible family members is:

- \$10,000 on the life of an eligible spouse, and
- \$5,000 on the life of each eligible child.

### **Contributions**

The cost for Family Life Insurance is provided in the Appendix. Family Life Insurance is a benefit that is paid entirely by you. Your employer is responsible for collecting and remitting the contributions to MEBP.

### **Beneficiary**

You are the beneficiary of Family Life Insurance.

### **Change in Coverage**

You may cancel your coverage under Family Life Insurance by completing a form which can be obtained from your employer or our website. If you cancel your coverage and later wish to reinstate it, you will be required to submit Evidence of Insurability for each eligible family member.

## Termination of Family Life Insurance

Your coverage under Family Life Insurance will stop on the earliest of the following dates:

- You no longer satisfy the definition of employee under the provisions of the Master Application, or
- Your employment terminates as a result of retirement, resignation, dismissal or death, or
- You are laid-off or start a leave of absence and you have elected not to continue paying contributions while you are not at work, or.
- You are an active member and have reached age 65.

## Basic Accidental Death & Dismemberment Insurance (Basic AD&D)

Basic Accidental Death & Dismemberment Insurance is insurance on your life only. An insurance benefit is payable to your named beneficiary if you die as a result of an accident or it may be paid to you directly if you suffer a loss as a result of an accident.

### Eligibility

When you enroll in Basic Life Insurance, you will automatically have coverage under Basic AD&D Insurance.

### Contributions

The cost of this insurance is included in your Basic Life Insurance contribution. (Information on plan costs is located on the MEBP website under Plan Cost Summary).

## Beneficiary Designation

The beneficiary designation for Basic AD&D will be the same as your beneficiary designation under Basic Life Insurance.

## Amount of Insurance

If you die as a result of an accident, the Basic AD&D insurance coverage amount is equal to your Basic Life Insurance (Principal Sum).

If you suffer a loss as a result of an accident, the coverage amount is based on a Specific Loss Accident Indemnity Schedule, this is located at the Appendix at the end of the booklet.

Based on the Specific Loss Accident Indemnity Schedule, the maximum insurance benefit payable for all losses sustained by you as a result of any one accident will not be greater than 100% of the principal sum, with the exception of quadriplegia, paraplegia and hemiplegic. The maximum insurance benefit payable for these types of losses will not be greater than 200% of the principal sum, provided loss of life does not occur within 90 days after the date of the accident.

## Change in Coverage Amount

A reduction in your Basic Life insurance coverage from 2 units to 1 unit will automatically reduce your Basic AD&D coverage as well.

The minimum coverage amounts under the Basic Life Insurance also apply to your Basic AD&D coverage.

## Voluntary Accidental Death & Dismemberment Insurance (Voluntary AD&D)

Voluntary AD&D Insurance provides insurance benefits when death occurs due to an accident or if loss of use occurs due to an accident.

There are two types of coverage options under Voluntary AD&D:

- Employee Only coverage, or
- Employee & Family coverage.

The Employee Only coverage provides insurance for you only. The Employee & Family coverage provides coverage for you and your eligible family members.

If you choose to participate in the Employee Only option, an insurance benefit will be paid to your named beneficiary if you die as a result of an accident.

If you choose to participate in the Employee & Family option, an insurance benefit will be paid directly to you if;

- you suffer a loss as a result of an accident or,
- an eligible family member dies as a result of an accident or,
- an eligible family member suffers a loss as a result of an accident.

***Note: Definition of Spouse and Dependent Child is available in the Glossary.***

### Eligibility

You can enroll or decline Voluntary AD&D Insurance coverage on the same day that you become eligible to join Basic Life Insurance.

If you decline coverage under Voluntary AD&D Insurance, you may apply for coverage at any time in the future while you are an active employee. Evidence of Insurability is not required. You can also cancel your coverage at any time by completing a form available from your employer or our website.

If you decide to participate, you will be asked to select a coverage option: Employee Only or Employee & Family. Under the Employee & Family option, an eligible family member is a Spouse or a Dependent Child.

### Contributions

The cost for Voluntary AD&D Insurance is provided in the Appendix and on the Plan Cost Summary available on our website.

Voluntary AD&D Insurance is a benefit that is paid entirely by you. Your employer is responsible for collecting and remitting the contributions to MEBP.

### Beneficiary Designation

If you enroll to have coverage under Voluntary AD&D Insurance, you will be asked to designate a beneficiary(ies). You can change your beneficiary designation at any time by completing a form which can be obtained from your employer or our website.

## Coverage Amount

### A. Employee Only Coverage

You may select amounts of insurance coverage from a minimum of \$25,000 to a maximum of \$250,000. Coverage amounts are in \$25,000 increments. The Appendix provides a breakdown of the coverage amounts. The coverage amount chosen is the death benefit payable if you die as a result of an accident.

### B. Employee & Family Coverage

You may select amounts of insurance from a minimum of \$25,000 to a maximum of \$250,000. Coverage amounts are in \$25,000 increments and apply to you as the member. The Appendix provides a breakdown of the coverage amounts. In addition to this coverage your eligible family members will be insured for the following:

- Your spouse will be insured for 40% of the coverage amount you choose for yourself, if you have dependent children. If you do not have dependent children, your spouse will be insured for 50% of the coverage amount.
- Each dependent child will be insured for 10% of the coverage amount you choose for yourself, if you have a spouse. If you do not have a spouse, each child will be insured for 15% of the coverage amount.

**Note: Only one Employee & Family Coverage option may be selected if you and your spouse both work for a MEBP participating employer. Your spouse can have coverage as an employee under the Employee Only option and as an eligible family member under the Employee & Family Coverage option; however there**

**are coverage limitations that apply. If you require additional information, please contact MEBP.**

### Specific Loss Accident Indemnity

If you suffer a loss as a result of an accident, the coverage amount is based on a "Specific Loss Schedule". The loss must have been caused directly by an accident and independently of all other causes; and the loss must occur within 365 days after the date of the accident. The Specific Loss Accident Indemnity Schedule is located in the Appendix at the end of the booklet.

### Change in Coverage Amount

You may increase or decrease your coverage amount or cancel your coverage, by completing a form which can be obtained from your employer or our website.

### Basic & Voluntary AD&D - Additional Benefits

The following is a summary of other benefits that are available under Basic and Voluntary AD&D Insurance. If you require additional information, contact the MEBP office for more details.

In the event you sustain Loss of Life because of Injury for which an amount of Principal Sum becomes payable due to your membership under the plan, the insurance carrier may also pay the following additional benefit(s):

1. **Repatriation** – if the injury was sustained more than 50 kilometres from your normal place of residence, up to a maximum of \$15,000 for

expenses incurred for the transportation of the body.

2. **Education** – for any Dependent Child who, on the date or within 365 days of your death, is enrolled as a full-time student in any Institution for Higher Learning, the lesser of (a) 5% of the Principal Sum or (b) \$5,000 for each year (up to a maximum of 4 years) the child remains enrolled as a full-time student in an Institution for Higher Learning.

The benefit will be paid each year upon receipt of satisfactory proof that the Dependent Child is enrolled as a full-time student in an Institution for Higher Learning. The Dependent Child will be deemed to be the beneficiary with respect to the benefits payable under this provision.

3. **Day Care** - for any Dependent Child who is under 13 years of age, on the date or within 365 days of the your death, is enrolled in a legally licensed Day-Care Centre, the lesser of (a) 5% of the Principal Sum or (b) \$5,000 for each year (up to a maximum of 4 years) the child remains enrolled in a legally licensed Day-Care Centre.

The benefit will be paid each year upon receipt of satisfactory proof that the child is enrolled in a legally licensed Day-Care Centre. This benefit will be paid to your surviving Spouse if your Spouse has custody of the child or to the child's legally appointed guardian.

4. **Occupational Training** – payment to a maximum of \$15,000 for reasonable and necessary expenses incurred, within 3 years from the date of your death, to your Spouse if your Spouse engages in a formal occupational training program in order to become qualified for active employment in an occupation for which he/she would not otherwise have sufficient qualifications. Payment will not be made for room, board or other ordinary living, travelling or clothing expenses.

5. **Identification Benefit** – up to a maximum of \$10,000 to reimburse one immediate family member's or a family representative's expenses incurred for transportation to the location of the deceased and return of the deceased to the normal place of residence. The deceased must be located more than 150 kilometres from the normal residence.

In the event you sustain an injury which results in a Loss payable under "Specific Loss Accident Indemnity", the insurance carrier may also pay the following benefit(s):

1. **Rehabilitation** – up to a maximum of \$15,000 if you sustain an injury that requires you to participate in a rehabilitation program in order to be qualified to engage in an occupation in which you would not have engaged except for such injury. Payment is not made for room, board or other ordinary living, travelling or clothing expenses.



2. **Workplace Modification and Accommodation Benefit** – up to a maximum of \$5,000 if you require special adaptive equipment and/or workplace modification in order to reasonably accommodate your return to active full-time employment with your employer.

***Note: There are several requirements that must be met by your employer prior to this benefit being paid. If all the requirements are met, your employer will receive payment for the total of all expenses incurred. The benefit is not paid if your employer does not incur any cost in providing the special adaptive equipment and/or the workplace modification.***

3. **Family Transportation Benefit** – up to a maximum of \$15,000 for reasonable expenses incurred by any immediate family member for accommodation and transportation, if you are confined as an inpatient in a hospital located more than 150 kilometres from your normal residence and you are under the regular care and attendance of a physician. Payment will not be made for board or ordinary living, travelling or clothing expenses.
4. **Seat Belt Benefit** – up to a maximum of \$25,000, if at the time of the accident, you were driving or riding in a motorized vehicle and wearing a properly fastened seat belt. The driver of the motorized vehicle must hold a current and valid driver's license

authorizing the operation of the motorized vehicle and neither be intoxicated nor under the influence of drugs.

5. **Home Alteration and/or Vehicle Modification Benefit** – up to a maximum of \$15,000, if in the event you sustain the Loss of or Loss of Use of Both Feet or Legs or become Quadriplegic, Paraplegic or Hemiplegic, and require the use of a wheelchair to be ambulatory

The insurance carrier will pay the reasonable and necessary expenses incurred within 3 years of the date of Loss for:

- the cost of alternations to your principal residence for the purpose of making it accessible, and/or
- the cost of modifications to 1 motor vehicle utilized by you, when such modifications are approved by licensing authorities where required for the purpose of adapting it to your needs.

6. **Hospital Indemnity** – a daily benefit will be paid to you, up to a maximum of \$2,500 per month (1/30<sup>th</sup> of 1% of the principal sum), if you are in a hospital and under the regular care and attendance of a physician and the hospitalization is necessary for the treatment of an injury which results in a Loss. The daily benefit will be paid from the first day of hospitalization, but in no event more than 365 days.



A period of hospitalization which becomes necessary for the treatment of an injury other than for a specific Loss is also covered under this benefit provided the period of hospitalization commences within 365 of the date of the accident that caused the injury. The daily benefit will be paid from the fifth day of hospitalization.

7. **Aircraft Coverage** – coverage if an injury is sustained while and in consequence of:
- riding as a passenger, and not as a pilot, operator or member of the crew in or on any aircraft having a current and valid certificate of airworthiness and piloted by a person who holds a current and valid pilot's license of a rating authorizing him/her to pilot such aircraft,
  - riding as a passenger, and not as a pilot, operator or member of the crew in or on any aircraft operated by the Canadian Armed Forces or by a similar military service of any duly constituted governmental authority of any other recognized country.
  - boarding or alighting from or being struck by any aircraft.

**Note: The policy excludes injury sustained while and in consequence of riding in or on any aircraft owned, operated or leased by or on behalf of your employer.**

8. **Exposure and Disappearance** – if you are unavoidably exposed to the elements and as a result of the exposure suffer a Loss; such will be covered under this benefit. Also, if you are not found within 1 year after the date of the disappearance or sinking or wrecking of the conveyance in which you were riding at the time of the accident, it will be presumed that you suffered a Loss of Life.

### **Additional Benefits Available Under Voluntary AD&D only**

The following is a summary of other benefits that are only available under Voluntary AD&D Insurance. If you require additional information, contact the MEBP office for more details.

**Child Enhancement Benefit** – with the exception of Loss of Life, all payments under the Specific Loss Accident Indemnity Schedule are doubled with respect to Insured Dependent Children.

**Common Disaster Benefit** – In the event that both you and your spouse die as a result of a common accident, your spouse's Principal Sum payable will be increased to match your Principal Sum payable to a maximum of \$500,000.

**Business Venture Benefit** – covers the initial costs applicable to the development of a new independent business enterprise in Canada:

- if you are unable to perform your own occupation as a result of total disability that begins within 365 days following the date of an injury that resulted in a loss;

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- you remain totally disabled for a continuous period of 1 year;
- provide proof of disability to the insurer within said 1 year period; and
- submit a business plan at the end of said year to the insurer.

### Termination of Insurance

Your coverage under Basic AD&D will stop on the earliest of the following dates:

- Your employment terminates as a result of retirement, resignation, dismissal or death, or
- You are on lay off or a leave of absence and you have elected not to continue paying contributions for Basic Life Insurance while you are not at work, or
- You are an active member and have reached age 72, or
- You stop making contributions to Basic Life Insurance, or
- The date the Master Application (policy) is terminated.

Your coverage under Voluntary AD&D Insurance will stop on the earliest of the following dates:

- Your employment terminates as a result of retirement, resignation, dismissal or death, or
- You are on lay off or leave of absence and you have elected not to continue paying contributions while you are not at work, or
- You are an active member and have reached age 72, or
- The date you give notice of cancellation of coverage, or
- The date the Master Application (policy) is terminated.

Coverage for your Spouse and/or Dependent Child under Voluntary AD&D Insurance stops on the earlier of:

- The date your Spouse and/or Dependent Child ceases to be an eligible person, or
- The date your insurance coverage is terminated.

### Exclusions

You will not be covered under Basic and Voluntary AD&D Insurance for any loss, fatal or non-fatal, caused by or contributed to by:

- suicide or intentionally self-inflicted injury;
- war, whether declared or not;
- participation in a riot, insurrection, civil commotion or disturbance;
- active full-time, part-time or temporary service in the armed forces of any country;
- riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided in the "Aircraft Section" of the insurance policy.
- medical treatment or surgery, except if the medical treatment or surgery was needed because of an Accident.
- any use of non-medicinal drugs or alcohol while operating a Motorized Vehicle.

## General Information

### Procedures for Claims

You or your beneficiary must notify your employer or MEBP immediately of any injury or death.

In the event of a claim, written notice of injury must be given to the insurance provider within 30 days after the date of the Accident, and written proof of loss must be submitted to the insurance provider within 90 days after the date of such loss.

Failure to provide such notice or proof within the time limits will not invalidate or reduce your claim, if you can show that it would not have been reasonably possible to provide notice or proof and that notice or proof was provided as soon as was reasonably possible, but in no event later than 1 year after the date of the Accident.

### Transfer between Participating Employers

If you stop working for your current employer and become re-employed with another participating employer, you may continue to contribute to the Group Insurance Plan from either the first day of employment with your new employer or once you have completed a probation period with the new employer. In either case you must join the Pension Plan with your new employer, in order to be eligible to participate in the Group Insurance Plan.

In order to update your MEBP account, we will require that you complete the necessary insurance enrolment forms with the new employer.

### Approved Leave of Absence Period/Layoff Period

An approved leave of absence can be with or without pay. If your employer approves a leave of absence with pay, you will continue to receive employment earnings and you will continue to contribute to Basic Life Insurance and other components of the Group Insurance Plan.

If you are approved for a leave of absence or are laid off without pay, you have the option;

- to continue making contributions to the plan during the period that you are absent from work or,
- discontinue making contributions until your period of leave is finished and you return to work.

You must make your decision **prior** to the start of your leave or layoff and advise MEBP of your decision by completing the necessary form available from your employer or our website.

If you chose to continue making contributions, you must contribute to Basic Life Insurance in order to continue making contributions to the other components of the Group Insurance Plan (Family Insurance, Optional Life Insurance and Voluntary Accidental Death & Dismemberment Insurance).

If you are approved for a leave of absence without pay or are laid off and choose to continue making contributions to Basic Life Insurance, you will continue to have coverage under Basic AD&D.

## Group Insurance as at January 1, 2021

Your employer will calculate the full cost of the required contributions and will advise you of the required payment arrangements. The required contributions are based on your insurance benefits, coverage amount and contribution rate in effect prior to the start of the leave or layoff. Payments are required to be made to your employer who will remit them to MEBP on a monthly basis.

The coverage amount(s) cannot be changed while you are on a leave of absence or layoff.

If you die during the leave of absence or lay off period and have paid the necessary contributions, a death benefit will be paid to your named beneficiary.

You can contribute to the Group Insurance Plan for the following types of unpaid leave of absences:

- Maternity/Parental Leave
- Educational/Professional Leave
- Personal Leaves
- Compassionate Care Leave
- Sick/Injury Leave
- Workers Compensation Board (WCB) Leave
- Manitoba Public Insurance Leave

Any top-up pay and/or leave allowance received from your employer during a period of approved absence are not considered to be employment earnings and your employer will not deduct contributions.

If you chose not to continue making contributions while on a leave of absence or on lay off, **your insurance coverage will lapse and you will cease to have coverage.** A death benefit will not be paid to

your beneficiary if you did not have coverage at the time of your death. Your coverage under the plan will resume once you return to work and your employer starts to take contributions from your employment earnings.

There are limits on the length of time that Group Insurance Plan contributions will be accepted by MEBP. They are as follows:

Type of Absence	Voluntary AD&D	Basic, Family & Optional Life
Layoff	12 months	12 months
Lockout/Strike	12 months	12 months
Maternity	17 weeks	17 weeks
Parental	63 weeks	63 weeks
Personal	24 months	24 months
Educational/Professional	24 months	24 months
Compassionate Care	24 months	24 months
<b>Sick/Injury, Workers Compensation and Manitoba Public Insurance – see below</b>		

A member who is off work due to sickness or injury (includes Manitoba Workers Compensation & Public Insurance), can continue to pay for coverage under the MEBP Group Insurance Plan until the earliest of the following:

- Recovery from sickness or injury
- Termination of employment
- Ceases to be an insured employee

### **Employees who are called in to work, while on leave/layoff**

If you are called back to work in any capacity or for any length of time while on a layoff period or during an approved leave of absence and you receive regular earnings,

insurance contributions are to be deducted from these earnings.

### **Group Insurance Contributions While Receiving Disability Benefits**

If you become disabled, because of illness, injury or disease, and are unable to perform the essential duties of your own occupation or own job as regularly performed for the employer, you may apply for the “Waiver of Contribution” benefit under Basic Life Insurance.

If you apply and are approved for the Waiver of Contribution benefit, you will be able to keep your Basic Life and Basic AD&D Insurance coverage that you had prior to becoming disabled, without having to pay the required contributions. The contributions will be paid by the plan on your behalf, for as long as you remain disabled. The benefit will stop when you are no longer disabled, return to work or until age 65, whichever occurs first.

If you become disabled you can apply to continue making contributions to maintain your coverage under any other components of the Group Insurance Plan that you had prior to your disability (Family Life, Optional Life Insurance & Voluntary Accidental Death & Dismemberment Insurance).

## Appendix

### Basic Life Insurance

The cost of the Basic Life Insurance is \$0.22 per \$1,000 of coverage. The coverage amount is rounded to the nearest \$1,000 when calculating the required contribution.

#### Example 1:

Neil has annual earnings of \$34,300 and has 2 units of Basic Life Insurance. His Basic Life Insurance coverage is \$68,000 ( $\$34,000 \times 2$ ).

He is paid on a bi-weekly basis and there are 26 pay periods in the year. The required bi-weekly contribution is:  $(68 \times \$0.22) \times 12/26 = \$6.90$

Neil's employer has an agreement with their employees that they will pay 50% of the cost of Basic Life Insurance: Neil's bi-weekly required contribution is:  $\$6.90/2 = \$3.45$

Employer's bi-weekly required contribution is:  $\$6.90/2 = \$3.45$

The 7% retail sales tax (RST) is applied to both the employee and employer shares of the contribution. In this case the RST would be:  $\$3.45 \times .07 = \$0.24$  each.

The total RST would be:  $\$0.24 \times 2 = \$0.48$ .

Neil's bi-weekly contribution is:  $\$3.45 + \$0.24 = \$3.69$

#### Example 2:

Ann has annual earnings of \$65,700 and has only 1 unit of Basic Life Insurance. Her Basic Life Insurance coverage is \$66,000.

She is paid on a semi-monthly basis and there are 24 pay periods in the year. Her bi-weekly contribution is:  $(66 \times \$0.22) \times 12/24 = \$7.26$

The 7% sales tax is applied to the required contributions:  $\$7.26 \times .07 = \$0.51$

Anne's employer does not contribute towards the cost of Basic Life Insurance.

Anne's semi-monthly contribution plus RST is  $\$7.26 + \$0.51 = \$7.77$

### Post Retirement Insurance

The cost of Post Retirement Insurance is based on age and the amount of Basic Life Insurance coverage on the date of retirement.

Attained Age	Percentage of Amount of Pre-Retirement Insurance	Rate per \$1,000 per Month Plus 7% Sales Tax
Retirement age to 65	50%	\$0.38 + \$0.03 = \$0.41
65 & 1 month to age 70	25%	\$0.76 + \$0.05 = \$0.81
70 & 1 month to age 75	12.5%	\$1.52 + \$0.11 = \$1.63
Age 75+	\$5,000 Paid Up Policy	No Charge



**Example:**

On his date of retirement Neil had \$68,000 of Basic Life Insurance coverage. His age at retirement is 62. He has chosen to participate in Post Retirement Insurance. His insurance coverage will now be:

$\$68,000 \times 50\% = \$34,000$  and his monthly cost will be  $34 \times \$0.38 = \$12.92$  plus RST of  $\$0.90 = \$13.82$ .

**Family Life Insurance**

The cost for Family Life Insurance is \$2.10 per month.

**Example:**

If you are paid bi-weekly the cost would be:

$\$2.10 \times 12/26 = \$0.97$   
plus RST of  $\$.08 = \$1.05$

If you are paid semi-monthly the cost would be:  $\$2.10 \times 12/24 = \$1.05$   
plus RST of  $\$.07 = \$1.12$

**Optional Life Insurance**

The cost for Optional Life Insurance is based on the coverage amount (1 or 2 units – each unit is based on your pensionable earnings), your age and whether you are a smoker or non-smoker. The current rates are:

Attained Age of Employee	Smoker – Monthly Rate per \$1,000 of coverage	Non-Smoker – Monthly Rate per \$1,000 of coverage
Under age 35	.09	.06
35 – 39	.12	.06
40 – 44	.17	.09
45 – 49	.30	.16
50 – 54	.50	.26
55 – 59	.86	.47
60 – 65	1.11	.65

**Example**

Beth has 2 units of Basic Life Insurance and wants additional coverage. She is 42, a non-smoker with annual pensionable earnings of \$58,000. She applies for 2 units of Optional Life Insurance and receives approval for the additional coverage. She is paid on a bi-weekly basis. The cost for Optional Life Insurance will be:

$\$58,000 \times 2 \text{ units} = \$116,000$   
coverage amount  
 $\$116,000 / \$1,000 = 116 \times .09 \times 12$   
 $\$125.28$  annual cost  
 $\$125.28 / 26 = \$4.82$  bi-weekly cost,  
plus RST of  $0.39 = \$5.21$ .

### Voluntary AD&D Insurance

The cost for Voluntary AD&D Insurance is based on your coverage amount and coverage type. If as a result of an accident you and/or if applicable, an eligible family member, die or suffer any losses listed in the Schedule of Loss, the percentage of benefit shown in the Schedule will be paid as an insurance benefit.

Voluntary Death & Dismemberment Insurance Contribution Rates are:

Employee Only Plan			
Amount of Coverage	Monthly	Bi-Weekly	Semi-Monthly Contribution
\$25,000	\$.75	\$.35	\$.38
\$50,000	\$1.50	\$.69	\$.75
\$75,000	\$2.25	\$1.04	\$1.13
\$100,000	\$3.00	\$1.38	\$1.50
\$125,000	\$3.75	\$1.73	\$1.88
\$150,000	\$4.50	\$2.08	\$2.25
\$125,000	\$5.25	\$2.42	\$2.63
\$200,000	\$6.00	\$2.77	\$3.00
\$225,000	\$6.75	\$3.12	\$3.38
\$250,000	\$7.50	\$3.46	\$3.75

Employee & Family Plan			
Amount of Coverage	Monthly	Bi-Weekly	Semi-Monthly Contribution
\$25,000	\$1.00	\$0.46	\$0.50
\$50,000	\$2.00	\$0.92	\$1.00
\$75,000	\$3.00	\$1.38	\$1.50
\$100,000	\$4.00	\$1.85	\$2.00
\$125,000	\$5.00	\$2.31	\$2.50
\$150,000	\$6.00	\$2.77	\$3.00
\$175,000	\$7.00	\$3.23	\$3.50
\$200,000	\$8.00	\$3.69	\$4.00
\$225,000	\$9.00	\$4.15	\$4.50
\$250,000	\$10.00	\$4.62	\$5.00

**The Manitoba Retail Sales Tax of 7% must be paid on all insurance contributions.**

### Specific Loss Accident Indemnity Schedule

For Loss of:	Benefit Payable as a Percentage of the Principal Sum
Life	100%
The Entire Sight of Both Eyes	100%
Speech and Hearing in Both Ears	100%
One Hand and Entire Sight of One Eye	100%
One Foot and Entire Sight of One Eye	100%
The Entire Sight of One Eye	75%
Speech	75%
Hearing in Both Ears	75%
Hearing in One Ear	40%
All Toes of One Foot	33 1/3%

For Loss or Loss of Use of:	Benefit Payable as a Percentage of the Principal Sum
Both Hands	100%
Both Feet	100%
One Hand and One Foot	100%
One Arm	80%
One Leg	80%
One Hand	75%
One Foot	75%
Thumb and Index Finger or Four Fingers of Same Hand	40%

For Paralysis Of:	Benefit Payable as a Percentage of the Principal Sum
Both Upper and Lower Limbs (Quadriplegia)	200%
Both Lower Limbs (Paraplegia)	200%
Upper and Lower Limbs of One Side of Body (Hemiplegia)	200%

**Loss of Life** – means death of an insured person (Member, or if applicable Spouse and/or Dependent Child).

**“Loss” as used with reference to:**

- **Hand or Foot** - means complete severance through or above the wrist or ankle joint, but below the elbow or knee joint.
- **Arm or Leg** - means complete severance through or above the elbow or knee joint.
- **Thumb** - means complete severance of one entire phalanx of the thumb.
- **Finger** - means complete severance of two entire phalanges of the finger.
- **Toes** - means complete severance of one entire phalanx of the big toe and all phalanges of the other toes.
- **Eye** - means the irrecoverable loss of the entire sight thereof.
- **Speech** - means complete and irrecoverable loss of the ability to utter intelligible sounds.
- **Hearing** - means complete and irrecoverable loss of hearing.
- **Paralysis** – means the loss of ability to move all or part of the body.
- **Quadriplegia** – means the permanent Paralysis and functional loss of use or both lower limbs.
- **Paraplegia** – means the permanent Paralysis and functional loss of use of both lower limbs.
- **Hemiplegia** – means the permanent Paralysis and functional loss of use of upper and lower limbs on the same side of the body.

**“Loss” as used with reference to loss of use** means the total and irrecoverable loss of use, provided the loss is continuous for 12 consecutive months and the loss of use is determined to be permanent at the end of the 12-month period.

## Glossary of Terms

### **Accident**

Means any unlooked for mishap or untoward event which is not expected or designed.

### **Actively at Work**

An employee is actively at work if carrying out the employee's normal duties at their place of employment or some other location required due to their employment. An employee is also considered to be actively at work if absent only due to a scheduled day off or vacation but otherwise able to carry out their normal employment duties.

### **Annual Pensionable Earnings**

Annual pensionable earnings include hourly wage or salary payments, vacation pay, sick pay and shift premiums. Overtime earnings, bonuses, severance pay, northern living allowance and certain types of banked time are not considered to be pensionable. Basic and Optional Life Insurance coverage amounts are based on annual pensionable earnings.

### **Daily Benefit**

Means 1/30 of 1% of the member's Principal Sum, to a certain maximum.

### **Dependent Child**

Means a natural child, adopted child, stepchild or a child who is in a parent-child relationship with the member. The child is unmarried and dependent upon the member for maintenance and support and:

- under 21 years of age, or

- under 25 years of age and in attendance at an Institution for Higher Learning on a full-time basis, or
- by reason of mental or physical infirmity, is incapable of self-sustaining employment and is totally dependent upon you for support within the terms of the *Income Tax Act*.

The child will be covered from birth provided the child is born alive.

### **Employee**

A person who is employed by a participating employer as an active full-time, part-time, seasonal or temporary employee, who is under age 72 and is a member of the Municipal Employees Group Insurance Plan.

### **Immediate Family Member**

Means a person at least 18 years of age, who is the son, daughter, father, mother, brother, sister, son or daughter-in-law, father or mother-in-law, brother or sister-in-law, spouse, grandson, granddaughter, grandfather or grandmother (includes natural, adopted or step relationship) of the member.

### **Injury**

Means bodily injury caused by an Accident occurring 24 hours a day, anywhere in the world.

### **Principal Sum**

The amount of insurance coverage an active member is paying for under Basic Life Insurance or Voluntary Accidental Death & Dismemberment Insurance.

### **Retail Sales Tax**

A tax that is applied to insurance contributions for Basic Life, Family Life, Optional Life and Voluntary Accidental Death & Dismemberment Insurance, for residents of Manitoba.

### **Spouse**

Means an individual (under the age of 72 under the Voluntary AD&D policy):

- to whom the member is legally married, or
- with whom the member has continuously cohabited in a conjugal relationship for a minimum of 1 year immediately before a der the Basic or Voluntary Accidental Death & Dismemberment insurance incurred.

Only one individual will qualify as a spouse.

### **Termination/Retirement Date**

The last day for which a member receives pensionable earnings from their employer, unless on a Leave of Absence or Layoff.

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