

Optional Group Critical Illness Insurance With Premium Rates

Plan member/Spouse – Available in multiples of \$5,000 to a maximum of \$150,000.

Minimum coverage level is \$10,000

Child(ren) – Available as a flat rate of \$10,000/child

Optional Group Critical Illness Insurance supplements your coverage to reduce the potentially devastating impact serious illness may have on your way of life and standard of living. There are numerous covered conditions for adults and for children such as: life threatening cancer, heart attack, stroke, multiple sclerosis, and many more.

To apply for coverage :

- **Up to \$30,000 for plan member and spouse** are available without evidence of insurability within 31 days of eligibility under the plan. Simply complete the **Group Benefits Enrolment** form, section 3, for Optional Critical Illness.
- **Child(ren) may be covered for a flat \$10,000.** No medical questionnaire required.
- **Any amounts above \$30,000** are available with evidence of insurability. You may wish to go to Ozone under EmployeeInfo/Benefits/Group Benefits Plans Information/Critical Illness to review the details further and then should you wish to proceed you will need to contact the Payroll, Pension and Benefits Unit at (613) 580-2424 ext 47411 to obtain the Critical Illness application form.
- Please refer to the age band, gender and smoking status in the rate table below to determine the rates that apply for you and your spouse. Then, multiply the rate by the amount of coverage you would like to purchase (number of thousands). This will give you the monthly payment amount.

Examples:

- A 43 year old male non smoker applying for \$30,000 of Optional Critical Illness Insurance Total monthly premium payment: $\$0.332 \times 30 = \9.96 (plus 8% Ontario or 9% Quebec tax)
- A 34 year old female smoker applying for \$30,000 of Optional Critical Illness Insurance Total monthly premium payment: $\$0.254 \times 30 = \7.62 (plus 8% Ontario or 9% Quebec tax)

Age Bands	Monthly Rates per \$1,000 of Coverage			
	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
18-24	\$ 0.176	\$ 0.159	\$ 0.173	\$ 0.161
25-29	\$ 0.196	\$ 0.171	\$ 0.196	\$ 0.178
30-34	\$ 0.244	\$ 0.197	\$ 0.254	\$ 0.223
35-39	\$ 0.347	\$ 0.238	\$ 0.358	\$ 0.292
40-44	\$ 0.560	\$ 0.332	\$ 0.531	\$ 0.400
45-49	\$ 0.918	\$ 0.515	\$ 0.801	\$ 0.572
50-54	\$ 1.511	\$ 0.824	\$ 1.210	\$ 0.812
55-59	\$ 2.444	\$ 1.284	\$ 1.806	\$ 1.111
60-64	\$ 3.617	\$ 1.963	\$ 2.524	\$ 1.483
65-69	\$ 5.428	\$ 3.154	\$ 3.802	\$ 2.340

Provincial Sales Tax is in addition to the rates.

Optional Child Critical Illness Insurance - \$4.29 per month for \$10,000 of coverage.