

Optional Group Critical Illness Insurance

Plan member/Spouse – Available in multiples of \$5,000 to a maximum of \$150,000, with a minimum coverage level of \$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** is 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. To apply for coverage, contact the Payroll, Pensions and Benefits Service Centre at 613-580-2424 extension 28484 or via email at payroll@ottawa.ca 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: $\$0.328 \times 30 = \9.84 (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: $\$0.251 \times 30 = \7.53 (plus 8% Ontario or 9% Quebec tax)

Cost per \$1,000 of Coverage

| Age Group | Male Assigned Male at Birth (Transfeminine) Female to Male (Transsexual) | | Female Assigned Female at Birth (Transmasculine) Male to Female (Transsexual) | |
|-----------|--|------------|---|------------|
| | Smoker | Non-smoker | Smoker | Non-smoker |
| 18 to 24 | \$0.174 | \$0.157 | \$0.171 | \$0.159 |
| 25 to 29 | \$0.194 | \$0.169 | \$0.194 | \$0.176 |
| 30 to 34 | \$0.241 | \$0.195 | \$0.251 | \$0.220 |
| 35 to 39 | \$0.343 | \$0.235 | \$0.354 | \$0.288 |
| 40 to 44 | \$0.553 | \$0.328 | \$0.525 | \$0.395 |
| 45 to 49 | \$0.907 | \$0.509 | \$0.791 | \$0.565 |
| 50 to 54 | \$1.493 | \$0.814 | \$1.195 | \$0.802 |
| 55 to 59 | \$2.415 | \$1.269 | \$1.784 | \$1.098 |
| 60 to 64 | \$3.574 | \$1.939 | \$2.494 | \$1.465 |
| 65 to 69* | \$5.363 | \$3.116 | \$3.756 | \$2.312 |

Intersex: the rate that corresponds to the individual's identified gender will apply.

Optional Child Critical Illness Insurance: \$4.24 per month for \$10,000 of coverage

*The rates shown above for age band 65-69 apply only to divisions 102, 104, 108, 110, 113, 115 and 118. Employee coverage for all other divisions terminates at age 65.