



Optional Accidental Death, Disease and Dismemberment

Benepac[®] Insurer The Co-operators

Plan 1 –Employee Only Plan 1 covers the employee only. An employee may select any amount of benefit from a minimum of \$50,000 to a maximum of \$300,000 in units of \$50,000.

Plan 2 –Family Plan Plan 2 covers the employee, the spouse, and any dependent children. An employee may select any amount of benefit from a minimum of \$50,000 to a maximum of \$300,000 in units of \$50,000 and the employee’s family will be insured for the following:

Coverage for spouse The spouse will be insured for either 40% of the employee’s benefit if the employee has dependent children; or 50% of the employee’s benefit if the employee has no dependent children.

Coverage for children Each dependent child will be insured for either 10% of the employee’s benefit if the employee has a spouse; or 15% of the employee’s benefit if the employee does not have a spouse

Loss Schedule	<u>Nature of Loss</u>	<u>Percentage of approved benefit</u>
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<i>Accidental Death Benefit</i>	Accidental Death	100%
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Includes Critical Disease for employees

Loss or Loss of Use due to Accident for all covered persons, and Loss or Loss of Use due to Critical Disease for employees:

Quadruplegia (total paralysis of all four limbs).....		100%
Paraplegia (total paralysis of both lower limbs).....		100%
Hemiplegia (total paralysis of one side of the body)		100%
Loss of use of Both Hands		100%
Loss of use of Both Arms.....		100%
Loss of use of Both Legs or Loss of Use of Both Feet.....		100%
Loss of use of One Hand or One Arm and One Leg		100%
Loss of Both Hands or of Both Feet		100%
Loss of Sight of Both Eyes		100%
Loss of One Hand and One Foot		100%
Loss of Sight of One Eye and either One Hand or One Foot.....		100%
Loss of One Arm or One Leg		75%
Loss of use of One Arm or One Leg		75%
Loss of One Hand or One Foot.....		66 ² / ₃ %
Loss of Sight of One Eye		66 ² / ₃ %
Loss of use of One Hand.....		66 ² / ₃ %
Loss of Speech		50%
Loss of Hearing in Both Ears		50%
Loss of a Thumb and Index Finger of the Same Hand or Four Fingers of the Same Hand		33 ¹ / ₃ %
Loss of Hearing in One Ear		16 ² / ₃ %
Loss of All Toes of One Foot.....		12 ¹ / ₂ %



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Benefit Highlights

<i>Worldwide 24-Hour Coverage</i>	Provides coverage 24 hours a day, anywhere in the world.				
<i>Tax Free Benefits</i>	All benefits are paid tax-free. Benefits for loss of life are paid to the named beneficiary. All other benefits are paid to the covered person.				
<i>Employee Critical Disease Coverage</i>	For employees only, an amount equal to 10% of the approved benefit will be paid to an employee who contracts a critical disease while insured and has been totally disabled from that disease for a period of at least 9 months.				
<i>Rehabilitation Benefit</i>	In the event a covered person sustains a covered loss under the above schedule, this benefit will pay up to \$10,000 for a rehabilitation program required in order for the covered person to return to active employment.				
<i>Occupational Training for Spouse</i>	In the event an employee sustains a covered loss payable at 100% under the above schedule, this benefit will pay up to \$10,000 for an occupational training program for the employee's spouse.				
<i>Repatriation</i>	In the event of a covered person's death due to any cause, this benefit will pay up to \$10,000 for preparation and transportation of the body back to the normal place of residence of the deceased, provided death occurred outside the covered person's province of residence, or at least 150 kilometers away from his normal place of residence if death occurred in his province of residence.				
<i>Exposure and Disappearance</i>	Losses will be covered for unavoidable exposure to the elements, and for accidental loss of life if a covered person's body has not been found within 1 year after having been involved in the disappearance, sinking, or wrecking of a vehicle.				
<i>Children's Education</i>	If an employee elects Plan 2 Family Plan coverage and dies in an accident this benefit will pay 2% of the employee's Optional Accidental Death and Dismemberment benefit, subject to a maximum of \$2,500, each year for 4 consecutive years for each eligible dependent child attending an institution of higher learning as a full-time student.				
<i>Common Disaster</i>	If the Family Plan (Plan 2) is elected and both the employee and the spouse die in the same accident, the Optional Accidental Death and Dismemberment benefit payable for death of the spouse will be increased to an amount equal to the Optional Accidental Death and Dismemberment benefit selected by the employee.				
<i>Rates</i>	The rates shown are per \$1,000 of insurance per month: <table><tr><td>Plan 1 – Employee Only</td><td>\$0.035</td></tr><tr><td>Plan 2 – Family Plan</td><td>\$0.06</td></tr></table>	Plan 1 – Employee Only	\$0.035	Plan 2 – Family Plan	\$0.06
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