

Insurance plans exclusively for the Canadian Union of Postal Workers



Administered by Coughlin & Associates Ltd.

Across the country, thousands of Canadians rely on Coughlin & Associates Ltd. to design and administer their dental, medical, disability, pension, group life insurance and other benefits.

Established in 1958, Coughlin & Associates Ltd. provides group benefit services to some of Canada's most respected companies, unions and public service organizations and is a well-known advisor to management, employee representatives and corporate human resources departments. For more information, please visit www.coughlin.ca.

The company is headquartered in Ottawa.

Protecting your personal information

The administrator of your group benefit plans is Coughlin & Associates Ltd. At Coughlin, we recognize and respect every individual's right to privacy. When personal information is provided to us, we establish a confidential file that is kept in the offices of Coughlin, or the offices of an organization authorized by Coughlin. We use the information to administer the group benefits plan. We limit access to information in your file to Coughlin staff or persons authorized by Coughlin who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.



Underwritten by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies

At Sun Life Financial, protecting your privacy is a priority. Sun Life Financial maintains a confidential file in their offices containing personal information about you and your contract(s) with Sun Life Financial. Sun Life Financial's files are kept for the purpose of providing you with investment and insurance products or services that will help you meet your lifetime financial objectives. Access to your personal information is restricted to those employees, representatives and third party service providers who are responsible for the administration, processing and servicing of your contract(s)

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To find out about the Sun Life Financial Privacy Policy, visit their website at www.sunlife.ca, or to obtain information about their privacy practices, send a written request by email to privacyofficer@sunlife.com, or by mail to Privacy Officer, Sun Life Financial, 225 King St. West, Toronto, ON M5V 3C5.

For more information

Contact Coughlin & Associates Ltd., the plan administrator, at:

466 Tremblay Road, Ottawa, ON K1G 3R1

In the national capital area: 613-231-4433

Toll-free: 1-888-304-2894

Email: cupw@coughlin.ca

www.coughlin.ca/cupw



1. Free* Basic Group Life Insurance Plan

If you are a member in good standing of the Canadian Union of Postal Workers, you, your spouse and your eligible dependant children are automatically covered under the Basic Group Life Insurance plan, compliments of the CUPW Insurance Trust.

It's your right to receive this free coverage from CUPW. Coverage levels for you, your spouse and each dependant child are as follows:

Life Insurance Amount	
CUPW Member	\$10,000
Spouse	\$6,000
Each Child	\$4,000

CUPW members also automatically receive **\$10,000 of free Accidental Death and Dismemberment Insurance**

PLAN DETAILS

Eligibility

- 1. You must be actively at work, and
- 2. You must be a member in good standing of CUPW

Enrollment in Basic Group Life Insurance is automatic and free if you meet the eligibility requirements. This coverage becomes effective on the date you meet the eligibility requirements.

Member's coverage reduces to \$2,000 of life insurance at retirement or age 65, whichever comes first. Your coverage will continue to age 70, provided you remain a member in good standing of CUPW.

Spouse and Child Coverage

A spouse is the person to whom you are legally married or who has lived with you in a conjugal relationship for at least 12 months. A divorced spouse is not eligible to apply for spousal coverage under this plan.

A dependant child must be:

- unmarried, natural, adopted or a stepchild of either you or your insured spouse, and
- over 14 days of age, but under 21 years of age, or
- less than 25 years of age and a full-time student.

A child who is incapacitated and incapable of self-support can remain insured beyond age 25.

Beneficiary

Life insurance and accidental death and dismemberment insurance benefits will be paid to the person you name as your beneficiary. Complete Steps 1 to 3 on Side A of the application form to designate a beneficiary. The benefits paid to your named beneficiary are tax-exempt.

You are the beneficiary of your spouse's and children's coverage.

Apply for your free Basic Group Life Insurance plan today.

Complete Steps 1, 2 and 3 on Side A of the application form.

* Premiums for this coverage are paid courtesy of the CUPW Insurance Trust.

2. CUPW Optional Life Insurance Plan to suit your personal needs

The CUPW Optional Life Insurance plan offers you a competitively priced life insurance coverage that can remain in place until you reach age 70. So, no matter what happens, the CUPW Optional Life Insurance plan will be there to provide you and your family with the financial security you'll need.

PLAN FEATURES

Coverage Amount	Available in units of \$25,000, up to a maximum of \$250,000. From age 65 to 70, the maximum coverage available is \$150,000. Coverage reduces to \$150,000 on January 1st following the insured's 65th birthday.
Coverage Options	CUPW member and/or your spouse.
Accidental Death and Dismemberment (AD&D) Coverage	Automatically receive free AD&D coverage equal to the amount of CUPW Optional Life Insurance coverage, up to a maximum of \$250,000. Therefore, if the cause of death is accidental, the death benefit of your policy could be as much as \$500,000.
Effective Date	Once approved, your coverage begins on the first of the month following approval.
Termination	Coverage terminates at age 70 or when your membership with CUPW ends.

Eligibility

- 1. You must be actively at work, and
- 2. You must be a member in good standing of CUPW

Your coverage will continue to age 70, provided you remain a member in good standing of CUPW and you pay your premiums.

At retirement, you and/or your spouse can continue coverage until January 1 following your attainment of age 70 simply by paying your premiums directly to the plan administrator or by our convenient pre-authorized payment plan. At age 70, you may elect to convert your coverage to an

individual policy from Sun Life Financial, without proof of insurability.

Spouse and Child Coverage

When you or your spouse purchase CUPW Optional Life Insurance, you also have the option to purchase life insurance coverage for each eligible child. For just an additional rate of \$2 per month, all of your eligible children can be covered for \$10,000 of life insurance per child. Just complete Steps 1 to 6 on Sides A and B of the application form.

For the definition of spouse and child, please refer to the Spouse and Child Coverage section under the Basic Group Life Insurance plan.

Convenient Monthly Premiums

- Premiums are based on the applicant's age, sex and smoking status.
- Rates increase on January 1st of each year that you and/or your spouse's age moves from one age category to the next.
- Premiums can be paid through the payroll deduction program, where available, or through the pre-authorized payment plan. The first deduction occurs on the first pay following the date your coverage is approved.
- You will receive a certificate of insurance in the mail.

If you become totally disabled for more than six months, your premiums may be waived while you are a member of CUPW. You must contact the plan administrator within 12 months of the disability date to apply for the waiver of premiums benefit.

Apply for CUPW Optional Life Insurance today.

Complete Side A and Side B of the application form.