



FOR SUPPORTERS OF THE
Canadian Taxpayers Federation

INTRODUCTION: **Canadian Taxpayers Federation and Choice\$** are pleased to announce the introduction of the Group Optional Life, Accidental Death & Dismemberment (AD&D) and Critical Illness Insurance Plan for supporters of the **Canadian Taxpayers Federation**. The program is for registered supporter(s) of the **Canadian Taxpayers Federation** and is available to you. The plan is arranged through Unistar Special Risks Inc., marketed by Benefits By Choice Inc. and administered by Canadian Benefit Administrators Ltd., all of whom are experienced in the members' group market.

GROUP BENEFITS PROVIDED: Benefits provided through the **Canadian Taxpayers Federation** program include the following coverage(s) and insurers:

Benefits: Group Optional Life (Western Life)
Group Accidental Death & Dismemberment (Western Life)
Group Critical Illness (Western Life)

Monthly Costs: Age banded as indicated on the following application

ELIGIBILITY: If you elect to participate, you must be a registered supporter of the **Canadian Taxpayers Federation**.

GROUP BENEFIT PLAN SUMMARY: The following summary outlines the benefits provided by this plan. Additional benefits provisions are outlined in complete detail in the benefit booklet that you receive upon enrollment in the plan.

BENEFIT	COVERAGE SUMMARY
Group Optional Life Insurance	<ul style="list-style-type: none"> Flat amount of \$50,000 of Group Optional Life Insurance Waiver of Premium included if you are totally disabled following the 180 day qualifying period Benefit terminates at age 70 No medical questions will be asked
Group Accidental Death & Dismemberment Insurance (AD&D)	<ul style="list-style-type: none"> Flat amount of \$50,000 of Group Accidental Death & Dismemberment Insurance Waiver of Premium included if you are totally disabled following the 180 day qualifying period Benefit terminates at age 70 No medical questions will be asked
Group Critical Illness Insurance	<ul style="list-style-type: none"> Flat amount of \$15,000 of Group Critical Illness Insurance Included 25 diseases such as Cancer, Stroke, Heart Attack, MS, Major Organ Transplant, etc. Waiver of Premium included if you are totally disabled following the 180 day qualifying period Benefit terminates at age 70 No medical questions will be asked

MONTHLY COST: These costs are guaranteed until December 31, 2019 at which time the plan will renew. Rates will not change unless the pooled rates of the insurer change at a future date, plan experience dictates a change or an individual has a change in age band or non-smoker and smoker status.

PLAN ENROLMENT: To enroll in this plan, you are required to complete the attached "Application For Group Coverage" form which will be submitted on your behalf to **Canadian Benefit Administrators Ltd.** once you have signed and confirmed your e-signature. We will also require a Pre-Authorized Withdrawal Form for the account from which you want deductions to be withdrawn. Your monthly premium will be deducted on the 5th of each month.

The following **EXCLUSION(S)** may apply to the **Group Life and/or Critical Illness insurance product:**

GROUP OPTIONAL LIFE INSURANCE PRE-EXISTING EXCLUSION: No Life Insurance benefit shall be payable if, twenty-four (24) months immediately prior to the Effective Date of the Individual Insurance, the Insured Member was attended to or received medical treatment, consultation, care or services by a Physician, including diagnostic measure for any symptom or medical problem which leads to the Insured Member's death unless the death of the Insured Member occurs later than twenty-four (24) consecutive months from the Effective Date of Individual Insurance under this policy. The Insurer will refund the premiums collected for this Insured Member for the life insurance coverage in lieu of paying the life insurance benefit.

GROUP CRITICAL ILLNESS PRE-EXISTING EXCLUSION: No Critical Illness benefit shall be payable if 24 months immediately prior to the Effective Date Individual Insurance an Insured Person was attended to or received medical treatment, consultation, care or services by a Physician, including diagnostic measure for any symptom or medical problem which leads to a Diagnosis of or treatment for a Critical Illness condition unless the Diagnosis of the Critical Illness condition occurs later than 24 consecutive months from the Effective Date of Individual Insurance or date of most recent Reinstatement of coverage under this policy.

SUICIDE: No Life Insurance benefit shall be payable if an Insured Member commits suicide, whether sane or insane, and has been insured for less than twenty-four (24) months by the life insurance protection under this policy. The Insurer will refund the premiums collected for this Insured Member for the life insurance coverage in lieu of paying the life insurance benefit.

QUESTIONS:

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