

## Voluntary Life Insurance

with add-on AD&D



### Provide Financial Security for your Loved Ones

If you are the main or contributing income earner for your household, ask yourself what would happen if you were no longer around. Would your loved ones be able to:

- ✓ Keep up with mortgage, rent or debt payments?
- ✓ Cover your funeral and burial expenses?
- ✓ Continue with their education or retirement plans?
- ✓ Support extended family members?

If you answered “NO” to any of these questions, now is a good time to consider Life Insurance.

**Life Insurance** provides financial support to loved ones who rely on your income to cover living expenses. It helps ensure they have the financial resources they need to maintain their lifestyle and meet other long-term financial obligations.

#### Keeping your protection up to date



It is a good idea to review your coverage amounts and beneficiary designations regularly, or after a major life event such as:

- purchase of a home
- the birth of a child
- marriage
- divorce
- change in salary



With *Voluntary Life Insurance* from Blue Cross Life, you can:

- ✓ Access group rates that may be lower than what you can find on your own
- ✓ Choose coverage that best meets your needs and budget
- ✓ Take this coverage with you even if you leave your group plan
- ✓ Get coverage for you **and** your family
- ✓ Qualify for certain coverage amounts without having to answer medical questions<sup>1</sup>
- ✓ Sign up quickly and easily on the perigon life platform

In the case of your death, benefits will be paid directly to your beneficiary(ies). In the case of a dependant's death, all benefits are payable to you.

### **Accidental Death and Dismemberment (AD&D)**

This coverage is available with the purchase of Life Insurance.

AD&D is a tax-free benefit that is paid out in the event of an accident, major injury, or death. If you die accidentally, it pays out double the amount of your life coverage. If you lose a limb, eyesight, or become paralyzed, it can be used to help modify your home for accessibility, pay for prosthetics and help cover bills or lost income.

Accidents happen, and when they do it's important that you and your family are taken care of.

**Don't wait until it's too late. Secure Voluntary Life Insurance coverage today.**

<sup>1</sup>Up to the Non-Evidence Limit (NEL) during a defined open enrolment period, or within 31 days of the eligibility date of a new member or spouse, or the date the member experiences a qualifying life event.

Features of Voluntary Life and AD&D insurance are highlighted. Employees must reside in Canada and be actively working more than 10 hours per week to secure coverage. Other eligibility requirements, exclusions and limitations apply. The rights of insured persons are governed solely by the policy. Rates are subject to change and increases occur in 5-year age-bands.