

OPP Association Insurance Plans- Retired OPP Association Member
Administered by Target Benefit Administrators on behalf of the OPP Association

POLICY #	CARRIER	POLICY TYPE	COVERAGE AMOUNT	TERMINATION AGE	PREMIUM AND NOTES
006772	Canada Life	Basic Life	\$2,000	None	Taxable benefit, option to waive coverage
158009	Canada Life	Supplementary Life	1-, 2- or 3-times salary	Age 65	Salary based on last day worked - \$0.28 per thousand
335354	Canada Life	Basic Life	\$10,000	Age 75	Paid by the OPP Association*
335354	Canada Life	Basic Life- Increase	\$20,000	Age 75	\$10,000 paid by the OPP Association and \$10,000 paid by the member at \$2.70 per month <i>* This policy replaces the above Basic Life if the \$10,000 Increase – Optional is elected.</i>
167997	Canada Life	Life	\$20,000	None	\$15.72 per month
100009152	IA Insurance	Paid Up Policy	\$2,000	None	No cost and in place if reached age 65 prior to December 31, 2021
335356	Canada Life	Paid Up Policy	\$2,000	None	No cost and in place if reached age 65 prior to May 30, 2012
022557A	Sutton	Basic AD & D	\$10,000	Age 75	Paid by the OPP Association
022557A	Sutton	Basic Retiree AD & D	\$25,000	Age 65	Paid by the OPP Association and in place if retired and under age 65 prior to January 1, 2022 OR retired after January 1, 2022
022557A	Sutton	Basic AD & D – Increase	\$10,000**	Age 75	\$0.60 per month <i>** This policy is replaced by the below AD&D Optional Single or Family if elected</i>
022558A	Sutton	AD & D Optional- Single or Family	\$50,000 to \$500,000	Age 70	See enclosed rate table
335354	Canada Life	Dependent Life	\$6,000	Age 65	\$1.40 per month
335355	Canada Life	Spousal Life	\$30,000 or \$60,000	Spouse age 70	See enclosed rate table Reduces by 50% at spouses age 65
024565A	Sutton	Critical Illness- Member	\$5,000 to \$250,000	Age 70	See enclosed rate table
024565A	Sutton	Critical Illness- Spouse	\$5,000 to \$250,000	Spouse age 70	Available if the member has CI coverage in place See enclosed rate table
024565A	Sutton	Critical Illness- Child(ren)	\$5,000 to \$25,000	Child age 21 or 26	Available if the member has CI coverage in place See enclosed rate table Coverage past 21 based on full-time student status or disabled

Note: Insurance coverages above is optional excluding policy 006772 and 100009152

For more detailed information please visit the OPPA website at www.oppa.ca , click on “Benefits” then click “Benefits Resources” and select “Member Benefit Services (Target Benefit Administrators) and select “My Benefits”

Policy #022558A - Rate Table for Accidental Death & Dismemberment: cost is per month

Principle Sum	Single	Family	Principle Sum	Single	Family	Principle Sum	Single	Family
\$500,000	\$30.24	\$39.96	\$325,000	\$19.66	\$25.97	\$175,000	\$10.58	\$13.99
475,000	28.73	37.96	300,000	18.14	23.98	150,000	9.07	11.99
450,000	27.22	35.96	275,000	16.63	21.98	125,000	7.56	9.99
425,000	25.70	33.97	250,000	15.12	19.98	100,000	6.05	7.99
400,000	24.19	31.97	225,000	13.61	17.98	75,000	4.54	5.99
375,000	22.68	29.97	200,000	12.10	15.98	50,000	3.02	4.00
350,000	21.17	27.97						

Policy #335355 - Rate table Spousal Life: cost is per month - based on spouse's date of birth

Age	\$30,000	\$60,000
Under 40	\$1.67	\$3.34
40 to 44	3.33	6.67
45 to 49	5.48	10.97
50 to 54	8.34	16.69
55 to 59	14.31	28.62
60 to 64	20.98	41.96
65-69- coverage reduced by 50%	\$15,000	\$30,000
	\$15.85	\$31.70

Policy #024565A - Rate Table Critical Illness- rates are per \$5,000 of coverage per month

Age Band	Male		Female		Gender Undisclosed	
	Non-Smoker	Smoker	Non-Smoker	Smoker	Non-Smoker	Smoker
20 – 24	\$0.59	\$0.67	\$0.46	\$0.52	\$0.52	\$0.58
25 – 29	0.79	0.97	0.79	0.95	0.79	0.96
30 – 34	0.88	1.09	0.97	1.33	0.95	1.26
35 – 39	1.00	1.41	1.21	1.83	1.15	1.71
40 – 44	1.43	2.36	1.57	2.78	1.53	2.66
45 - 49	2.38	4.65	2.26	4.57	2.31	4.61
50 – 54	3.71	8.30	3.09	6.55	3.34	7.25
55 – 59	6.04	14.47	4.15	8.70	4.91	11.01
60 – 64	10.29	24.20	6.13	9.91	7.80	15.63
65	13.70	33.89	8.19	15.81	10.40	23.05
66	15.05	35.42	9.02	17.39	11.44	24.61
67	16.68	38.96	9.93	19.12	12.63	27.06
68	18.22	42.87	10.90	21.03	13.83	29.77
69	20.02	47.15	12.00	23.13	15.21	32.74

Child Critical Illness	
Coverage Amount	Premium
\$5,000	\$3.14
10,000	\$6.28
15,000	\$9.42
20,000	\$12.56
25,000	\$15.70

Examples

- Male, 45, non-smoker, \$25,000 = \$12.85 per month
- Female, 30, non-smoker, \$50,000 = \$10.50 per month
- Gender Undisclosed, 35, non-smoker, \$50,000 = \$12.40 per month

Applicable Provincial Sales Tax is included in all premium rates shown on the chart.

For inquiries about your insurance coverage, beneficiary updates or to make changes to your coverage please contact Target Benefit Administrators at 1-888-660-6055 or 416-740-1335 or by email at target@wvinc.com. PLEASE NOTE: A signed cancellation letter is required to cease any insurance coverage and its applicable premium.