

Overview for the Members of the U.C.C.M Anishnaabe Police

Sutton Special Risk Accidental Death and Dismemberment insurance provides financial security for United Chiefs and Councils of Manitoulin Police Services members and their loved ones if faced with the tragedy of an accidental death or dismemberment.

SCOPE OF COVERAGE	Covers death by accident (rather than natural causes) and dismemberment which includes loss or loss of use of certain body parts as a result of the accident.
BASIC COVERAGE	Available for members in good standing under the age of 70. Principal sum for active members is three (3) times Annual Earnings, rounded to the next higher \$1,000 (if not already a multiple thereof), up to a maximum of \$750,000 Coverage reduces by 50% at age 65 and terminates at the earlier of retirement or age 70.
VOLUNTARY COVERAGE	Available for members in good standing under the age of 70. Members can select amounts in units of \$10,000 up to a maximum of \$250,000. Minimum coverage is \$50,000.
ADDITIONAL BENEFITS (for a more detailed plan description, refer to your plan booklet)	<p><i>In the event of a covered loss, the following benefits are available under the policy:</i></p> <ul style="list-style-type: none"> • Permanent Total Disability - equal to principal sum (applicable to member only) • Surgical Reattachment - 50% of specific loss benefit • Comatose Benefit - not to exceed principal sum • Repatriation - maximum \$20,000 • Identification - maximum \$20,000 • Rehabilitation - maximum \$20,000 • Rehabilitative Physical Therapy - maximum \$10,000 • Funeral - maximum \$5,000 • Bereavement - maximum \$2,000 (limited to 6 sessions) • Spousal Retraining - maximum \$20,000 • Special Education - 5% of principal sum to maximum of \$10,000 per year per child for maximum of 5 years • Day Care - 5% of principal sum to maximum of \$5,000 per child for maximum of 5 years • Family Transportation - maximum \$20,000 • Home Alteration & Vehicle Modification - maximum \$25,000 or 10% of principal sum to a maximum of \$50,000, whichever is greater • Workplace Accommodation & Alteration - maximum \$10,000 (applicable to member only) • Hospital Confinement Monthly Income - 1% of principal sum to maximum of \$2,500 • Seat Belt - 10% of principal sum • Parental Care - 10% of principal sum to a maximum of \$10,000 • Felonious Assault - 10% of principal sum to a maximum of \$25,000 (applicable to member only) • Carjacking - 10% of principal sum to a maximum of \$10,000 (applicable to member only) • Burn Benefit - maximum \$25,000 • HIV Benefit - \$50,000 (applicable to member only) • Infectious Disease - \$25,000 (applicable to member only) • Psychological Therapy - maximum \$10,000 • Critical Disease - 10% of principal sum to a maximum of \$5,000 • Critical Illness - 10% of principal sum to a maximum of \$5,000 (for 6 critical illnesses - applicable to member only) • Child Enhancement - maximum \$100,000 • Common Disaster - maximum \$500,000
FAMILY PLAN spouse and/or dependent children under age 21 or under age 25 (26 in Quebec) for a full-time student	Members can select the family coverage option. Under this option a spouse is covered for 60% of the principal sum if there are no children. If there are dependent children, the spouse would be insured for 50% of the principal sum, and each child would be insured for 15% of the principal sum. In the event there is no spouse, each child would be insured for 20% of the principal sum.
PLAN COST	The Voluntary Plan rate is \$0.056 per \$1,000 per month for single coverage and \$0.074 per \$1,000 of benefit per month for family coverage. See chart on reverse for plan cost examples.
COVERAGE FOR SURVIVING FAMILY	If Voluntary AD&D is in place at member's death, eligible family members continue to be covered by this policy for up to 2 years after the death of the member.
UNIQUE PLAN FEATURE	<ul style="list-style-type: none"> • Coverage for flying or riding as a passenger on any type of licensed aircraft
TERMINATION	<p>The coverage terminates on the earliest of the following events*:</p> <ul style="list-style-type: none"> - the member's or spouse's 70th birthday; or - the date participant ceases to be an active member of United Chiefs and Councils of Manitoulin Police Services. <p><i>*Please refer to member booklet for the full list of events.</i></p>

Frequently Asked Questions (Voluntary coverage)

1. How do we enrol?

Members can enrol by completing the enrolment card and returning it to Target Benefit Administrators in order to obtain insurance coverage under this program. You will have to specify the principal sum you wish to have. The coverage is available in increments of \$10,000, starting at \$50,000 up to a maximum of \$250,000.

2. Do I have to fill out a medical questionnaire?

No, there is no medical evidence required for AD&D coverage.

3. I have a pre-existing condition, should I enrol in the program?

There is no pre-existing exclusion applied to AD&D – you should absolutely enroll in the program.

4. Who is to receive the Application Forms?

Applications for submission to Sutton Special Risk should be sent directly to Target Benefit Administrators.

5. What happens to incomplete Application Forms?

Incomplete Application Forms are returned to the applicant immediately. Delays in processing the application may result.

6. When does insurance take effect?

Insurance will take effect on the date the completed and signed form is received by Target Benefit Administrators.

7. How can I make changes to my coverage?

You may make changes to your coverage at any time. It is recommended that you review your coverage when you have a change in family status. Please complete the enrollment form and send it directly to Target Benefit Administrators.

8. How do I file my claim?

Filing a claim is very simple. You or your beneficiary should notify Target Benefit Administrators of your claim, either in writing or verbally as soon as possible. Target Benefit Administrators will verify your coverage and notify the Insurer that they received a notice of claim from you. Target Benefit Administrators will send you claim forms and assist with the claim submission.

9. When are my dependents eligible?

Coverage for your legal or common law spouse is immediate upon application for family coverage. Your child is eligible if deemed a child at the time of death or accident (natural, adopted or guardianship).

10. My spouse just turned 70, what do I need to do?

Please contact Target Benefit Administrators, they will help you to complete an enrollment form to change your coverage to single.

11. My children do not meet the criteria for eligibility (they are over 21 and no longer in school, or are over 25). I do not have a spouse on my plan. What do I need to do?

Please contact Target Benefit Administrators, they will help you to complete an enrollment form to change your coverage to single.

12. Both myself and my spouse are members of the United Chiefs and Councils of Manitoulin Police Services. What is the maximum amount of coverage we can elect?

The overall maximum allowable under the policy is \$250,000 per member and \$37,500 per child. If you each choose family coverage, and you have children, the maximum you can elect is \$125,000. If there are no children, the maximum you can elect is \$150,000.

Benefit and Premium per Month*

Benefit Amount	Employee Plan	Family Plan
\$50,000	\$2.80	\$3.70
\$100,000	\$5.60	\$7.40
\$150,000	\$8.40	\$11.10
\$200,000	\$11.20	\$14.80
\$250,000	\$14.00	\$18.50

*plus applicable provincial tax if applicable

This overview highlights the principal features of the plan which is governed by the terms of the master policy.
For a more detailed plan description, refer to your plan booklet.