

OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (EMPLOYEE PAID)

Available to employees, spouses and children

You may choose the benefit amount and the type of plan.

Employee Only Plan

You may choose any amount of insurance in units of \$10,000 to a maximum of \$250,000.

You may prefer to become insured under the **Family Plan** under which your spouse and dependent children will automatically become insured. The amount of insurance which may be applied to members of your family is expressed as a percentage of the amount which you select for yourself and is based on the composition of the family at the time of loss, as follows:

Composition of Family	Spouse	Each Child
Spouse & Eligible Dependent Children	50% of the employee's elected amount	15% of the employee's elected amount to a maximum of \$50,000
Spouse & No Eligible Dependent Children	60% of the employee's elected amount	N/A
No Spouse but Eligible Dependent Children	N/A	20% of the employee's elected amount to a maximum of \$50,000

Cost of Insurance

The monthly premium rate for the Employee Only Plan is \$0.029 per \$1,000 of insurance. The Family Plan is \$0.042 per \$1,000 of insurance. Premium is fully paid by you through payroll deduction.

Benefit and Cost Table

(plus applicable provincial sales tax)

Benefit Amount	Employee Plan	Family Plan
\$ 10,000	\$0.29	\$ 0.42
\$ 50,000	\$1.45	\$ 2.10
\$100,000	\$2.90	\$ 4.20
\$150,000	\$4.35	\$ 6.30
\$200,000	\$5.80	\$ 8.40
\$250,000	\$7.25	\$10.50