



Optional Critical Illness for Member and Spouse

Important information about optional benefits for CAEAS-ECAB members

As a CAEAS-ECAB plan member, you have access to optional benefits. You pay 100% of the cost of these optional benefits.

What coverage is available?

Q: How much can I purchase?

\$10,000 to \$250,000 (in units of \$10,000)

Q: How much can I purchase (for myself and my spouse) without providing proof of good health?

Up to \$50,000 provided your written request is received by September 30, 2018. Benefit costs are payable retroactive to June 1, 2018.

Q: When does coverage terminate?

When you or your spouse reaches age 65 or when you retire, whichever occurs first.

Q: How much will it cost me?

The rates are based on age, gender and smoking status.

The rates are found in the Optional Critical Illness brochure located on Cowan's Member Access Site.

Note that the Retail Sales Tax of 8% is in addition to the rates in the brochure.

Calculation example:

Female, non-smoker, 43 years old requesting \$50,000
 $\$50,000 \div \$1,000 \times \$0.31 = \$15.50 + 8\% \text{ tax} = \$16.74/\text{month}$

Q: How do I pay the monthly optional critical illness costs?

The monthly costs are paid through payroll deductions.



Q: How do I make a request?

Send an email to Cowan at one-t@cowangroup.ca.

Include the following details in your email:

- Certificate number
- Member's first and last name
- Spouse's first and last name, gender and date of birth
- School board
- Completed evidence of insurability form (page 1 to 7).
The form can be submitted by email.

Q: When and how will I be notified if my request was approved?

If you are requesting up to \$50,000, Cowan will provide you with written confirmation when your member record is updated.

For any amounts greater than \$50,000, Great-West Life will require 4 to 6 weeks to review the request and provide you with written confirmation of the decision. If approved, Cowan will update your member record. You will be able to view your coverage on Cowan's Member Access Site.

Q: When is the deadline to purchase optional Critical Illness?

September 30, 2018 is the deadline to purchase up to \$50,000 without proof of good health.

Otherwise, there is no deadline and proof of good health will be required for all requested amounts.

Q: How do I change my smoking status?

If you currently have optional life coverage, you can view your current smoking status on your group benefit statement available on Cowan's Member Access Site.

- To change to smoker, email Cowan at one-t@cowangroup.ca. Include your certificate number, first and last name.
- To change to non-smoker, complete the non-smoker form available on Cowan's Member Access Site and upload the form to Cowan.



Questions:

Call Cowan at 1-888-330-4010
Email: one-t@cowangroup.ca
Mail: 700-1420 Blair Place, Ottawa,
ON K1J 9L8