



# Optional Life for Children

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 be purchased?**

\$5,000 to \$25,000 per child (in units of \$5,000)

Note: The chosen coverage level applies to each dependent child.

**Q: How much does it cost per month per child?**

\$0.20 per \$1,000 plus the Retail Sales Tax of 8%

*Calculation example:* coverage of \$25,000  
 $\$25,000 \div \$1,000 \times \$0.20 = \$5.00 + 8\% \text{ tax} = \$5.40/\text{month}/\text{child}$

**Q: How do I pay the monthly child optional life costs?**

The monthly costs are paid through payroll deductions.

**Q: Is there a deadline to purchase?**

No. You may purchase optional child life at any time.

**Q: When does coverage terminate?**

When the child turns age 21 or age 26 if the child is a full-time student.

**Q: Do I need to show proof of good health for my child?**

No.

**Q: How do I make a request?**

You must make a written request for each child.

Send your request to Cowan via email at

[one-t@cowangroup.ca](mailto:one-t@cowangroup.ca).

Include the following information in the email:

- Certificate number
- Member's first and last name
- School board
- Each child's first and last name, gender and date of birth
- Requested coverage for each child
- Completed evidence of insurability form (page 1 to 7). Medical questionnaire not required. The form can be submitted by email.

The beneficiary for the child optional life benefit is the member. No separate beneficiary designation form is required.

If you have already sent in a request, please be assured that we are working on your request and will be contacting you shortly to provide confirmation.



**Questions:**

Call Cowan at 1-888-330-4010

Email: [one-t@cowangroup.ca](mailto:one-t@cowangroup.ca)

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