



Optional Accidental Death & Dismemberment Member & 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 does it cost?

\$0.011 per \$1,000 of coverage per month plus 8% Retail Sales Tax

Calculation Example: requesting \$250,000
 $\$250,000 \div \$1,000 \times \$0.011 = \$2.75 + 8\% \text{ tax} = \$2.97/\text{month}$

Q: How do I pay the monthly optional AD&D costs?

The monthly costs are paid through payroll deductions.

Q: Is there a deadline to purchase optional AD&D?

No. You may purchase optional AD&D at any time.

Q: When does coverage terminate?

At your retirement.
When your spouse turns age 70 or your retirement, whichever occurs first.

Q: Is proof of good health required?

No.

Q: How do I make a request?

Send your request to Cowan via email at one-t@cowangroup.ca.

Include the following information in your email:

- Certificate number
- Member's first and last name
- Spouse's first and last name, gender and date of birth (if requesting spousal coverage)
- School board
- Complete the optional accidental death and dismemberment form available on Cowan's Member Access Site and attach it to your email.
 - Remember to complete the beneficiary designation section on the form and mail the original form to Cowan.

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
Mail: 700-1420 Blair Place, Ottawa,
ON K1J 9L8