



The Civil Service Superannuation Board

Group Insurance Information

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Life Insurance

Introduction

These pages are a summary of the principle features of the Life Insurance Plan for eligible members. The policy, effective December 6, 2004, was issued to the Province of Manitoba by The Great-West Life Assurance Company (The Insurance Company). The Civil Service Superannuation Board (Board) administers the Plan.

This information does not confer or create any contractual or other rights. All rights with respect to benefits are governed by the Master Policies issued by The Great-West Life Assurance Company (The Insurance Company) and, in the event of any variations between this summary and the provisions of the policies, the Master Policies will prevail.

The policy can be viewed at the offices of The Civil Service Superannuation Board.

The amount of insurance may be varied from time to time by being increased or decreased in accordance with the Schedules of Insurance shown in the group policies, and subject to the terms and conditions of the said policies.

1 - Eligibility

Life Insurance may be compulsory for employees who become eligible to contribute to their employer's pension plan. Please contact your payroll/personnel office.

Employees of the Manitoba Arts Council, Manitoba Film and Sound Recording Development Corporation (effective as of the date of the Order in Council approving this exclusion), Sports Manitoba Inc., and Manitoba Liquor and Lotteries (effective August 1, 2014), as well as those employees covered by a collective agreement between the government of Manitoba and the Canadian Union of Public Employees (C.U.P.E.) Local 2153, are excluded under the Public Service Group Insurance policies administered by the Board. Employees of these employers may want to check with their payroll or Human Resources department to see if alternate insurance coverage is available.

2 - Effective Date of Insurance

Insurance begins on the first day of the first complete pay period for which you are eligible for insurance.

3 - Insurance Protection Prior to Age 65

Life Insurance is based on the Class (1-5) selected and multiplied by your annual salary (maximum insurance of \$1,000,000). Upon becoming eligible for life insurance, an employee is automatically enrolled at Class 5 but may, in writing, select a lower Class.

4 - Reducing Insurance Commencing at Age 65

Life insurance is reduced beginning at age 65. The following table provides the insurance applicable to employees after age 64.

Age	% of Pre-Age 65 Insurance
Under 65	100%
65 to 69	75%
70 to 74	62.5%
75 and over	\$4,500 paid-up policy

Example: An employee whose annual salary at age 65 is \$35,000 and has Class 5 insurance would have:

$$\$35,000 \times 5 \times 75\% = \$131,250 \text{ of insurance}$$

5 - Contributions

Contributions are automatically deducted from your pay. The cost for Classes 1 to 4 are typically employee/ employer shared with the 5th multiple all employee paid. Typical bi-weekly contributions for the first 4 multiples are 7.68¢/\$1,000 of insurance for employees and 2.91¢/\$1,000 of insurance for employers, with contributions for the 5th multiple being 10.59¢/\$1,000 of insurance and all employee paid. **Cost sharing may vary for some employers.**

Examples:

Class	Annual Salary	Typical Bi-weekly Employee Contribution
1	\$30,000	$(30 \times 7.68\text{¢} \times 1) = \2.30
	\$50,000	$(50 \times 7.68\text{¢} \times 1) = \3.84
	\$90,000	$(90 \times 7.68\text{¢} \times 1) = \6.91
2	\$30,000	$(30 \times 7.68\text{¢} \times 2) = \4.61
	\$50,000	$(50 \times 7.68\text{¢} \times 2) = \7.68
	\$90,000	$(90 \times 7.68\text{¢} \times 2) = \13.82
3	\$30,000	$(30 \times 7.68\text{¢} \times 3) = \6.91
	\$50,000	$(50 \times 7.68\text{¢} \times 3) = \11.52
	\$90,000	$(90 \times 7.68\text{¢} \times 3) = \20.74
4	\$30,000	$(30 \times 7.68\text{¢} \times 4) = \9.22
	\$50,000	$(50 \times 7.68\text{¢} \times 4) = \15.36
	\$90,000	$(90 \times 7.68\text{¢} \times 4) = \27.65
5	\$30,000	$(30 \times 7.68\text{¢} \times 4) + (30 \times 10.59\text{¢}) = \12.40
	\$50,000	$(50 \times 7.68\text{¢} \times 4) + (50 \times 10.59\text{¢}) = \20.66
	\$90,000	$(90 \times 7.68\text{¢} \times 4) + (90 \times 10.59\text{¢}) = \37.18

Life Insurance

6 - Changes In The Amount of Insurance

Increases and decreases in the amount of insurance due to a change in your annual salary will be effective when recorded on your employer's payroll. No retroactive changes in insurance will be made due to retroactive changes in annual salary.

You may request increases or decreases in the Class of your insurance by completing the necessary forms available from your payroll/personnel office. If you decrease your Class of Life Insurance and later wish to increase it, you must provide medical evidence of insurability satisfactory to The Insurance Company. If medical examinations are required, they are the financial responsibility of the employee.

A reduction in your Class of Life Insurance may result in a reduction in your Accidental Death and Disablement Insurance.

Decreases in the amount of your insurance that are due to an increase in your attained age are effective on your birth date.

7 - Approved Leave of Absence or Lay-off

During an employer-approved leave of absence or lay-off, your insurance may be continued for up to two years by prepaying contributions for both the employee and employer portions. This may be extended for a further period of two years, subject to your employer's approval. Your choice to continue or waive insurance while on a leave of absence or lay-off must be made in writing on the prescribed form available from your payroll/personnel office. If insurance is waived, your insurance will terminate on the last day of the pay period for which contributions have been deducted.

8 - Disability - Waiver of Contributions

If you retire or terminate employment due to ill health or injury, you may apply through your employer to have your Life Insurance continued without making any further contributions. To be approved, you must be totally and permanently disabled in the opinion of The Insurance Company and proof of continuing disability must be submitted as requested. If approved, your insurance is in force as if you had remained employed until the earlier of recovery, death or age 65. If you are on "Waiver of Contributions" at age 65, the retirement provisions (see 10 - Retirement Insurance) will apply.

NOTE: Application for a "Waiver of Contributions" must be made within 365 days following the earlier of retirement or the termination of your employment due to disability.

9 - Prepayment of Life Insurance

The Board offers a prepayment of a portion of the Life Insurance death benefit to a member who has been diagnosed as terminally ill, and qualifies based on specific criteria set out by The Insurance Company. Members who are interested in further information should contact their employer or the Board office.

10 - Retirement Insurance

If you retire, reduced life insurance continues automatically. The Board will provide you with a schedule indicating insurance amounts for each year to age 73. At that time, no further contributions are required and an amount of \$4,500 remains in effect.

The following table provides the percentage of insurance applicable to retirees. The percentage is applied to the employee pre-age 65 insurance, which is Class x annual salary (maximum \$1,000,000).

Age	% of Employee Pre-Age 65 Insurance
Under 55	100%
55 to 59	75%
60 to 64	60%
65 to 69	40%
70 to 72	15%
73 and over	\$4,500 Paid-up Policy

Example: An employee whose annual salary at retirement was \$35,000 and has Class 5 insurance, at age 65, would have:

$\$35,000 \times 5 \times 40\% = \$70,000$ of insurance

Contributions for retirement insurance are automatically deducted from your monthly pension. Contributions are 23¢/\$1,000 of insurance.

You may elect at any time to be insured for \$4,500, with no further contributions, by completing the required form available from the Board office.

11 - Termination of Insurance

If your employment terminates, insurance terminates automatically on the last day of the pay period for which you have made contributions.

In the event of your death within 60 days of the termination of insurance, the death benefit is the amount of the insurance in force immediately prior to termination.

Life Insurance

12 - Conversion

Conversion allows employees to continue insurance privately (at private rates) without providing evidence of insurability.

Employees who terminate their employment may convert the amount of insurance at termination, or any lesser amount if they so choose, to an individual policy within 60 days of termination. Employees who are retiring may convert the difference between the insurance immediately prior to retirement and the reduced amount of retirement insurance or any lesser amount as they so choose within 60 days of retirement. Reductions that occur as a result of an increase in attained age may not be converted.

To convert your insurance you must apply and pay the first premium to The Great-West Life Assurance Company within 60 days of retirement or termination of employment. You can contact Great-West Life to obtain quotes.

13 - Beneficiaries

You may appoint and/or change your beneficiary subject to certain legal restrictions. If you wish to change the beneficiary, you should contact your employer. The beneficiary will automatically apply to the Accidental Death and Disablement Insurance benefit unless you specify otherwise. When naming minors as beneficiaries, a trustee should also be named. For further information on naming minors, we recommend you consult your solicitor.

NOTE: In the event that there are no living beneficiaries when a claim is made, the insurance is automatically payable to your estate. We strongly recommend that employees periodically review and/or update their beneficiary designations.

14 - Death Benefits

In the event of death, your beneficiary or legal personal representative should immediately notify your payroll/personnel office.

NOTE: In the event of death within 60 days after retirement or termination of employment, the benefit is the amount of insurance in force immediately prior to the retirement or termination of employment.

Accidental Death and Disablement Insurance

Introduction

These pages are a summary of the principle features of the Accidental Death and Disablement Insurance Plan for eligible members. The policy, effective December 6, 2004, was issued to the Province of Manitoba by The Great-West Life Assurance Company (The Insurance Company). The plan is administered by The Civil Service Superannuation Board (Board).

This information does not confer or create any contractual or other rights. All rights with respect to benefits are governed by the Master Policies issued by The Great-West Life Assurance Company and, in the event of any variations between this summary and the provisions of the policies, the Master Policies will prevail.

The policy can be viewed at the offices of The Civil Service Superannuation Board.

The amount of insurance may be varied from time to time by being increased or decreased in accordance with the Schedules Of Insurance shown in the group policies, and subject to the terms and conditions of the said policies.

1 - Eligibility

When you are eligible for Life Insurance, you are automatically enrolled for the Accidental Death and Disablement Insurance benefit. This Plan does not insure retired employees.

2 - Insurance

Your Accidental Death and Disablement Insurance benefit is determined by your annual salary and Insurance Class under the Life Insurance Plan, as follows:

Insurance Class	Maximum Benefit
1	(1 x annual salary) \$25,000
2	(2 x annual salary) \$50,000
3, 4, or 5	(3 x annual salary) \$75,000

NOTE: The amount of Accidental Death and Disablement Insurance benefit is not affected by age reductions. A reduction in your annual salary or Class of Life Insurance may result in a reduction in your Accidental Death and Disablement Insurance benefit.

3 - Contributions

Your employer makes the necessary contributions to provide this benefit.

Accidental Death and Disablement Insurance

4 - Death and Disablement Benefit

A benefit is paid if you die or suffer any losses listed in the following Schedule due to accidental means. Death or loss must occur within 365 days of the accident. "Loss" means, with respect to thumb, finger, hand, foot, arm, leg, or eye, the total irrecoverable loss of use (in the opinion of The Insurance Company) of the appendage or organ. The benefit is equal to the following percentage of the amount of insurance under 2 - Insurance:

SCHEDULE OF LOSSES

Nature of Loss	
Total Disability.....	100%
Life.....	100%
Both Hands.....	100%
Both Feet.....	100%
Sight of Both Eyes.....	100%
One Hand and One Foot.....	100%
One Hand or One Foot and Sight of One Eye..	100%
One Arm.....	66.67%
One Leg.....	66.67%
One Hand.....	50%
One Foot.....	50%
Sight of One Eye.....	50%
Thumb and Index Finger of Same Hand.....	25%

EXCLUSIONS: No benefit is paid if death, dismemberment or disablement is caused by suicide, self-inflicted injury, illness or disease, war, insurrection or hostilities of any kind, participation in a riot or civil commotion; parachuting, gliding, travel in any aircraft functioning as a kite, glider, or balloon, or any travel in an aircraft unless on your employer's business or as a passenger in a civil aircraft piloted by a duly licensed or certified pilot in an aircraft used solely for transportation.

5 - Total Disability Benefit

The total disability insurance under 4 - Death and Disablement Benefit is paid only if, in the opinion of The Insurance Company, you become totally and permanently disabled within 30 days after the accident. A claim may be paid only after such disability continues without interruption for 365 days. The total amount payable under 4 - Death and Disablement Benefit and this section shall not exceed 100% of the amount of Accidental Death and Disablement Insurance benefit.

6 - Beneficiaries

You are the beneficiary for any disability or disablement benefits. The beneficiary of your Life Insurance is automatically the beneficiary of your Accidental Death Insurance.

You may designate a separate beneficiary for your Accidental Death Insurance benefit. For information or assistance, please contact your payroll/personnel department.

7 - Claims

All claims must be submitted to your payroll/personnel office.

8 - Approved Leave of Absence or Lay-off

Your Accidental Death and Disablement Insurance benefit will only continue in force if you have elected to continue your Life Insurance and you prepay the necessary contributions.

9 - Termination or Retirement

Your Accidental Death and Disablement Insurance benefit terminates automatically on the date your employment terminates.

10 - Conversion

No conversion of the Accidental Death and Disablement Insurance benefit is allowed.

Dependents Insurance

Introduction

These pages are a summary of the principle features of the Dependents Insurance Plan for eligible members. The policy, effective December 6, 2004, was issued to the Province of Manitoba by The Great-West Life Assurance Company (The Insurance Company). The plan is administered by The Civil Service Superannuation Board (Board).

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The amount of insurance may be varied from time to time by being increased or decreased in accordance with the Schedules of Insurance shown in the group policies, and subject to the terms and conditions of the said policies.

1 - Eligibility

To be eligible, you must participate in the Life Insurance Plan and have:

- a) a spouse, and/or
- b) one or more unmarried children under 22 years of age, and/or
- c) one or more unmarried children who become permanently disabled prior to their 22nd birthday and are approved by The Insurance Company as disabled.

"Spouse" includes:

- a) a legally married spouse, or
- b) a person who, for at least the immediately preceding year, has cohabited with the employee and who has been represented by the employee as their spouse.

Employees wishing to insure a common-law spouse must contact their payroll/personnel office and complete the required documentation.

The one-year cohabitation requirement may be waived if the employee provides evidence of insurability pertaining to the spouse, satisfactory to The Insurance Company.

Note: Dependents Insurance is not meant to imply that the spouse is dependent on the employee.

"Child" includes any child of the employee's spouse/common-law spouse who is under the care and custody of the employee. Any other children in the care and custody of the employee must be designated in writing on a prescribed form and filed with the employer. "Child" also includes a stillborn child, as defined in the policy.

The life of a dependent will not be insured if the dependent is:

- a) in full-time service in the Armed Forces, or
- b) divorced from the employee, or
- c) residing outside of Canada and the United States of America.

2 - Insurance

The amount of insurance available on the life of your eligible dependents is based on the number of Units you have chosen. There are four Units available offering insurance as follows:

Number Of Units	1	2	3	4
Spouse	\$17,500	\$35,000	\$52,500	\$70,000
Each Child	\$3,500	\$7,000	\$10,500	\$14,000
Bi-weekly contribution	\$1.60	\$3.20	\$4.80	\$6.40

If you decrease the number of Units and later wish to increase the number of Units, it will be necessary to provide medical evidence of insurability satisfactory to The Insurance Company.

If medical examinations are required, they are the financial responsibility of the employee.

For employees with multiple jobs, the maximum dependents insurance available on a spouse is \$70,000 and \$14,000 for each eligible child.

3 - Enrollment

Upon becoming eligible for Life Insurance, an employee is automatically enrolled in the Dependents Insurance plan at the maximum four Units unless, in writing, lesser Units are selected.

Your employer will provide you with a form that must be completed and returned to your employer.

To insure your dependents, you should notify your employer as soon as possible after the acquisition of dependents.

If you do not apply within three months of becoming eligible and later want to insure your dependents, you will be required to provide evidence of their insurability satisfactory to The Insurance Company.

4 - Contributions

Contributions are deducted from your bi-weekly payroll or monthly pension (see 2 - Insurance and 8 - Insurance Following Retirement) at the rate of \$1.60 bi-weekly, or \$3.48 monthly, per Unit.

Dependents Insurance

5 - Beneficiary

You are automatically the beneficiary of the Dependents Insurance.

6 - Approved Leave of Absence or Lay-off

Your Dependents Insurance will continue in force if you elected to continue your Life Insurance and make the required contributions.

7 - Disability

If you are granted a disability benefit under the Life Insurance Plan, your Dependents Insurance also continues in effect until you reach age 65 or recover, whichever is earlier, without any further payment of contributions.

8 - Insurance Following Retirement

If you retire, your insurance continues automatically as follows:

Number Of Units	1	2	3	4
Spouse	\$8,750	\$17,500	\$26,250	\$35,000
Each Child	\$1,750	\$3,500	\$5,250	\$7,000
Monthly Contribution	\$3.48	\$6.96	\$10.44	\$13.92

Deductions will be made from your pension payment. You may elect to cancel your Dependents Insurance. However, once cancelled, you cannot later reapply.

9 - Termination of Insurance

Insurance terminates on the last day of the pay period for which you have made contributions for this insurance, or on the last day of the month in which your spouse (if applicable) reaches age 70.

10 - Conversion of Insurance on Retirement, Termination, or Death

Insurance on the life of your spouse may be converted to a private policy (at private rates) with The Great-West Life Assurance Company without providing evidence of insurability, providing application is made within 60 days. You can contact The Great-West Life Assurance Company to obtain quotes.



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