

Accidents are by definition, unexpected!

Accidents are by nature sudden and unexpected, often leaving family members without sufficient time to put their finances in order. In addition to protection against the financial hardships associated with an accidental death, UnumProvident's Accidental Death & Dismemberment (AD&D) coverage can also help during rehabilitation and recovery in the case of an accidental dismemberment injury. This protection is especially important when you consider that accidents are the number one cause of death among people under the age of 39, and the fourth leading cause of death for people of all ages.⁽¹⁾

The Alberta Teacher's Association is offering you the opportunity to purchase AD&D insurance from UnumProvident. This coverage includes a wide range of features and services including:

- 24-hour, worldwide, on and off-the-job coverage
- Affordable group rates
- Flexible coverage
- Family coverage for your spouse and eligible dependent children

For a complete loss schedule with details on the benefits you will receive for accidental loss of life, limb, speech, eye-sight, hearing, paralysis and loss of use of limbs, please refer to your certificate of coverage.

ACCEPTANCE GUARANTEED

Simply complete and remit your enrollment form and you will be automatically accepted into the plan – no evidence of insurability is required.

WHO IS ELIGIBLE?

All association members and employees are eligible to purchase coverage.

You may also purchase coverage for your spouse and your unmarried dependent children, up to age 21, or up to age 25 if the child is a full-time student.

AVAILABLE COVERAGE

PLAN I – MEMBER

Eligible members may purchase any amount of coverage in multiples of \$25,000, subject to a minimum of \$25,000 and a maximum of \$300,000. Amounts in excess of \$150,000 may not exceed ten times your annual salary.

PLAN II – MEMBER & FAMILY

Your spouse may purchase up to 100% of your chosen coverage amount, to a maximum of \$300,000. Any dependent children may purchase up to 10% of your chosen coverage amount, to a maximum of \$60,000.

ADDITIONAL FEATURES

COMATOSE BENEFIT:

If the insured suffers an accidental injury that results in a coma, benefits will be paid. The benefit will be the difference between the coverage amount applicable to that particular insured and any benefits already received for the accident under the AD&D loss schedule. After the waiting period, the benefit will be paid at the rate of 1% for 100 months until the end of the month in which the insured recovers from the coma or dies – whichever occurs first.

CONTAGIOUS DISEASE BENEFIT:

The loss of life benefit will be paid if the insured dies within 365 days of contracting and/or being infected by Hepatitis B, Tuberculosis, Meningococcal Meningitis and Yersinia Pestis. The insured must have been exposed to the disease during the performance of their job duties and there must be supporting medical evidence that the disease was acquired on the job. The disease must first manifest itself and be diagnosed by a qualified physician or surgeon while the insured is an active member of the association.

PERMANENT TOTAL DISABILITY:

After continuous permanent disability has lasted for 12 consecutive months, benefits will be paid, minus any payments you have received under the AD&D loss schedule for the same accident. Permanent and total disability means that the insured is unable to engage in any occupation or employment for which they are suited by education, training or experience for the rest of their life. This benefit is available to member only.

⁽¹⁾ Canadian Global Almanac, 1997

REPATRIATION BENEFIT:

If the insured accidentally dies at least 50 kilometres away from home, up to \$10,000 will be paid for the preparation and transportation of the insured's body to the city of permanent residence.

REHABILITATION BENEFIT:

If you suffer an injury which results in a dismemberment loss as covered under the policy, you will be paid up to a maximum of \$10,000 for special training that is prescribed by the attending doctor.

SPOUSAL RETRAINING BENEFIT:

In the event of your death, your eligible spouse will be paid a benefit to a maximum of \$10,000 to cover the expenses of learning a special skill or trade. This benefit is payable within three years following the date of the accident.

EDUCATION BENEFIT:

A benefit of 5%, to a maximum of \$5,000/per year, will be paid on behalf of any dependent child to help provide support for the child's education if the dependent child remains enrolled as a full-time student. Qualified dependent children will receive payments annually to a maximum of four consecutive years. If, at the time of death, the insured has no dependent children eligible for this benefit, we will pay \$1,500 to the insured's beneficiary.

CHILD CARE BENEFIT:

If the insured dies within one year of an accident, an additional benefit of 5% per year to a maximum of \$5,000/year will be provided for four consecutive years for each eligible dependent child under the age of 13 who is enrolled in a licensed day care centre. The total maximum benefit payable is \$20,000. If, at the time of death, the insured has no eligible dependent children, we will pay \$1,500 to the insured's beneficiary.

ENHANCED BENEFIT FOR CHILDREN:

If an insured dependent child sustains a loss, other than loss of life, a benefit of two times the child's coverage amount will be paid, up to a maximum of \$100,000.

FAMILY TRANSPORTATION BENEFIT:

If, due to an accident, the insured is hospitalized in a facility at least 100 kilometres away from their normal place of residence, a payment of up to \$10,000 will be made to cover the accommodation and transportation expenses incurred by a visiting family member.

SEAT BELT BENEFIT:

If death is the result of a car accident in which the insured was wearing a seat belt, an additional 10% of the benefit will be paid.

HOME ALTERATION & VEHICLE MODIFICATION:

If the insured sustains an injury which requires the use of a wheelchair to become ambulatory, they will be reimbursed for the costs of alterations to their home and modifications to their vehicle. The combined maximum benefit amount is \$10,000 and proof of payment if required.

HOSPITAL INDEMNITY BENEFIT:

If an accident confines the insured in a hospital for more than seven days, the benefit will be:

- a monthly benefit of 1% of the applicable AD&D benefit;
- or**
- for periods of less than one month, 1/30th of the above monthly benefit per day.

Benefits are retroactive to the first day of hospitalization (if hospitalized for more than seven consecutive days) and are limited to:

- a monthly amount not to exceed \$1,000;
- and**
- a total of 12 months for any accident.

Successive periods of hospital confinement for a loss from the same accident separated by less than three months will be considered the same period of hospitalization.

FAMILY EXTENDED COVERAGE:

In the event of your death, coverage will continue for your spouse and dependents for a period of six months, at no additional charge.

CONVERSION PRIVILEGE:

Insureds under age 70 who are retiring or terminating employment may convert their coverage to an individual AD&D policy.

EXPOSURE AND DISAPPEARANCE BENEFIT:

A loss resulting from unavoidable exposure to the elements is covered to the extent of the benefits covered by this policy. Accidental loss of life will be presumed if the body has not been found within one year of the disappearance, sinking or wrecking of a vehicle in which the insured was an occupant.

ADDITIONAL FEATURES (continued)

PARALYSIS BENEFIT:

Depending on the extent of the paralysis, you will be paid up to two times the benefit payment as a result of your accident. For a detailed explanation, refer to the loss schedule provided in your certificate of coverage.

BENEFIT COSTS

The cost of coverage has been calculated for you in the following table.

ANNUAL COST

Coverage	Plan I Member	Plan II Member & Family
\$25,000	\$6.00	\$12.00
\$50,000	\$12.00	\$24.00
\$75,000	\$18.00	\$36.00
\$100,000	\$24.00	\$48.00
\$125,000	\$30.00	\$60.00
\$150,000*	\$36.00	\$72.00
\$175,000*	\$42.00	\$84.00
\$200,000*	\$48.00	\$96.00
\$225,000*	\$54.00	\$108.00
\$250,000*	\$60.00	\$120.00
\$275,000*	\$66.00	\$132.00
\$300,000*	\$72.00	\$144.00

* Amounts in excess of \$150,000 may not exceed ten times your annual earnings.

PREMIUM PAYMENTS

Please submit a cheque for your annual premiums, payable to **Capital Planning in trust** and mail it to:

Capital Estate Planning Corporation

4222 - 97 Street
Edmonton, Alberta
T6E 5Z9

HOW TO ENROLL

Once you have determined the coverage amounts for yourself, and/or your family, simply complete the attached enrollment form and return it to Capital Estate Planning Corporation.

ENROLLMENT FORM

UnumProvident Voluntary AD&D

Association Name: Alberta Teacher's Association

Policy Number: GSR #21923

Member Name: _____
Last First Middle

Date of Membership:/...../.....
D M Y

Date of Birth:/...../.....
D M Y

Social Insurance Number: _____

Coverage Amount: \$ _____

Plan Choice: (check one)

Plan I - Member **Plan II - Member & Family**
(If you have chosen Employee & Family coverage, please complete)

Spouse Name: _____
Last First Middle

Date of Birth:/...../.....
D M Y

Beneficiary: _____
Last First Middle

Relationship: _____

For Quebec residents only: A spousal beneficiary designation is irrevocable unless you make the designation revocable by checking here: REVOCABLE ____.

Signature: _____

Date:/...../.....
D M Y

Please make cheque payable to Capital Planning in trust and return with your completed form to:

CAPITAL ESTATE PLANNING CORPORATION
4222 - 97 Street
Edmonton, Alberta T6E 5Z9
(780) 463-6128 OR 1 800 661-8755