

Dependent Life Insurance for OPSEU - Represented Employees

Effective October 28, 2013, as a regular OPSEU-represented employee, your options for purchasing life insurance coverage for your dependents have expanded.

New Spousal Life Insurance Plan: you may elect coverage of \$10,000 to \$200,000, in units of \$10,000, on a spouse, subject to evidence of insurability requirements. Previously, your coverage options were limited to \$1,000 or \$2,000.

New Dependent Child Life Insurance Plan: you may now elect coverage of \$1,000, \$5,000, \$7,500 or \$10,000 on a child, compared to \$500 or \$1,000 under the former plan. Evidence of insurability is not required.

You pay 100% of the monthly premium costs via payroll deductions.

Important: Coverage under the old plans will end effective November 30, 2013. You may, however, convert spousal coverage under your former plan to a private policy with the OPSEU plan insurer, Manulife Financial. The new plans are also administered by Manulife.

Premium Cost:

Your total monthly premium costs will depend on the level of coverage you choose. For spousal coverage, the cost will also depend on your spouse's age, as specified in the chart below:

Dependent Life – Monthly Premium Rates (including retail sales tax)			
Spousal: Rate per \$1000		Dependent Child: flat rate per benefit level per child	
<35 years	\$0.04	\$1000	\$0.13
35-44 yrs	\$0.06	\$5000	\$0.65
45-49 yrs	\$0.11	\$7500	\$0.97
50-54 yrs	\$0.22	\$10,000	\$1.30
55-59 yrs	\$0.33		
60-64 yrs	\$0.49		
65-69 yrs	\$0.78		
70-74 yrs	\$1.71		
Note: Premium rates are subject to change April 1 of each year			

Examples:

A monthly premium for a \$10,000 spousal policy covering a 35-year-old spouse would be \$0.60.

A monthly premium for a \$100,000 spousal policy covering a 50-year-old spouse would be \$22.00.

Enrolment and Coverage Effective Dates:

Open enrolment window – October 28 to November 27, 2013

Regular employees hired on or before October 28, 2013, may apply for coverage during an open enrolment window, from October 28 to November 27, 2013.

Evidence of insurability:

- Evidence of insurability is not required for spousal coverage up to \$20,000 if you apply for coverage during the open enrolment window.
- Evidence of insurability on your spouse is required for coverage from \$30,000 to \$200,000.
- Evidence of insurability is not required for any child life coverage.

If the application does not require evidence of insurability:

- Coverage will be effective December 1, 2013, for an employee who has completed two months of continuous service by December 1, 2013.
- Coverage will be effective on January 1, 2014, for an employee who has not completed two months of continuous service by December 1, 2013.

If an application requires evidence of insurability:

- Coverage will be effective on the first of the month coinciding with or following the date on which the insurance carrier approves the application.
- **Online application during the open window period - WIN Access required:**
If you have WIN access and have completed at least two months of continuous service, you may apply online for spousal life insurance coverage up to a maximum of \$20,000, or for any level of dependent child life insurance (\$1000 to \$10,000).

Online application instructions are posted on the [Ontario Shared Services Portal \(OSS\)](#).

- **Paper applications during the open window:**

Completion of the paper Group Insurance Application Form [7540-1192](#) (GI Form) will apply in the following situations:

- if you do not have WIN access, or
- if you have not completed two months of continuous service by the open window date, or
- if you are electing spousal coverage of \$30,000 or more, up to the maximum \$200,000. Note: during the open window, you may apply online for spousal coverage up to \$20,000, and complete the paper application and evidence of insurability form, for any additional spousal coverage up to the \$200,000 maximum.

Submit a completed GI Form to the address listed on the GI Form for the OSS Pay and Benefits office for your ministry/agency. If your application for spousal coverage requires evidence of insurability for your spouse, a copy of the application form and the original completed EOI page must be submitted directly to the insurer and not to OSS.

The form provides full instructions, and includes the Evidence of Insurability page that your spouse will be required to complete, if applicable.

- **Applying for, or changing coverage after the open window:**

Applications (the [GI Form](#)) may be submitted at any time.

If you are applying for spousal life insurance of up to \$20,000, evidence of insurability will be waived if the application is submitted within 31 days of the following events:

- Initial appointment to a regular staff position in the Ontario Public Service.
- A life event: marriage, or the birth or adoption of a child.

Evidence of insurability requirements will apply to all spousal coverage applications (\$10,000 to \$200,000) received later than 31 days of appointment or a life event as identified above.

Applications for dependent child coverage (any level) do not require evidence of insurability.

Coverage will become effective as follows:

- New employees who apply within 31 days of appointment will have coverage effective on the first of the month coinciding with or following two months of continuous service, if evidence of insurability is not required.
- Current employees who apply for coverage within 31 days of marriage or birth or adoption of a child will have coverage effective the first of the month following the date on which the application is submitted, if evidence of insurability is not required.
- Where evidence of insurability is required, coverage will be effective on the first of the month coinciding with or following the date the insurer approves the application.

IMPORTANT: Keep a copy of all completed forms for your records.

Termination of coverage:

Dependent coverage will end on the earliest of the following dates:

- The end of the month in which:
 - your OPS employment ends
 - you transfer to a position outside of the OPSEU bargaining group (you may enrol in the plan under the new group)
 - you die
- The date on which:
 - the dependent no longer meets the definition of a dependent spouse or child
 - you fail to make a premium payment

Former dependent life insurance plans ending November 30, 2013:

Coverage under the former plans (Spouse: \$1,000/\$2,000; child: \$500 - \$1,000) will end on November 30, 2013. You may elect to convert a spousal coverage to a private policy with the insurer. Evidence of insurability will not apply to conversion applications submitted within 31 days following the coverage end date (in this

case, by December 31, 2013). To convert, call Manulife Financial at 1 800 268-6195.

For questions or information: call the OSS Contact Centre at:

Phone: **416-326-9300 or 1-866-979-9300** (toll free)

TTY/Teletypewriter: **416-327-3851, 705-755-5544 or 1-866-310-7259** (toll free)

To obtain Forms: Online access via the [Forms Repository](#) or at MyOPS Home Page > HROntario Services > Total Compensation (Benefits, Classification, Pay, Pension) > [Benefits](#)