



Critical Illness Insurance (CI)

Effective February 1, 2014, Medavie Blue Cross and the PEIFA offer a Critical Conditions insurance option which will allow people to restore financial security when they or a family member are facing a critical condition. If you or your spouse or child suffer a condition that is covered and meet the survival period, you could receive a lump sum benefit and use the money in any way – there are no restrictions on how the money is spent. Some of the critical conditions that are covered are: cancer, heart attack, stroke, kidney failure, major organ failure requiring transplant, coma, blindness, deafness, Multiple Sclerosis (MS), Parkinson's Disease, etc.*

Critical Illness insurance is available in units of \$10,000, up to a maximum of \$100,000 for members and spouses and \$10,000 for children. The cost of this insurance is based on the applicant's age and smoking status. Critical Illness Insurance is subject to approval by Medavie Blue Cross based on evidence of good health as provided by you.

This benefit is completely voluntary so the choice to participate is left to the member. The Critical Illness benefit is available to both the members, spouses and dependent children.

If you are interested in applying for this coverage, or wish to understand the applicable cost, please contact Johnson Insurance to receive this information. Contact:

902-628-3537 OR 1-800-371-9516

* Not a complete list

Optional Life

The PEIFA group insurance plan currently provides a basic life benefit for an insured member. You may also purchase optional life in units of \$10,000, up to \$250,000. The cost of optional life insurance is based on your age, gender and smoking status. Optional Life Insurance is subject to approval by Medavie Blue Cross based on evidence of good health as provided by you.

This benefit is completely voluntary so the choice to participate is left to the member. The Basic Life coverage noted above will remain in place if you have enrolled for the core benefits. The optional life benefit is available to both the members and spouses. For rates and to apply contact

THINGS TO THINK ABOUT

- What expenses would your survivors have in the event of your death?
- What other sources of life insurance do you have?
- How does your life insurance price tag under the PEIFA plan compare with the cost of life insurance you could purchase privately?

If you are interested in applying for this coverage or to obtain rates , please contact Johnson Insurance at:

902-628-3537 OR 1-800-371-9516



CRITICAL ILLNESS RATES – February 1, 2014

	Male		Female	
	Smoker per \$1,000	Non-Smoker per \$1,000	Smoker per \$1,000	Non-Smoker per \$1,000
Under 25	\$ 0.100	\$ 0.082	\$ 0.097	\$ 0.084
25-29	\$ 0.118	\$ 0.093	\$ 0.118	\$ 0.102
30-34	\$ 0.167	\$ 0.119	\$ 0.177	\$ 0.146
35 – 39	\$ 0.273	\$ 0.162	\$ 0.282	\$ 0.214
40 – 44	\$ 0.495	\$ 0.260	\$ 0.458	\$ 0.325
45 – 49	\$ 0.868	\$ 0.454	\$ 0.738	\$ 0.504
50 – 54	\$ 1.490	\$ 0.782	\$ 1.161	\$ 0.757
55 – 59	\$ 2.478	\$ 1.273	\$ 1.774	\$ 1.067
60 – 64	\$ 3.712	\$ 1.985	\$ 2.525	\$ 1.458

Child Critical Illness
\$1.61/\$1,000

OPTIONAL LIFE RATES (Employee/Spouse) - February 1, 2014

	Male		Female	
	Smoker Per \$1,000	Non-Smoker Per \$1,000	Smoker Per \$1,000	Non-Smoker Per \$1,000
Up to 29	\$0.083	\$0.053	\$ 0.043	\$0.029
30-34	\$0.087	\$0.058	\$0.046	\$0.035
35 – 39	\$0.117	\$0.068	\$0.072	\$0.045
40 – 44	\$0.190	\$0.096	\$0.122	\$0.068
45 – 49	\$0.352	\$0.177	\$0.204	\$0.116
50 – 54	\$0.572	\$0.285	\$0.328	\$0.183
55 – 59	\$0.999	\$0.471	\$0.469	\$0.277
60 – 64	\$1.508	\$0.738	\$ 0.668	\$0.431