



**POLICY NUMBER** 71309

**POLICYHOLDER** The Government Of The Province Of Nova Scotia

**EFFECTIVE DATE** September 1, 1994

**POLICY ANNIVERSARIES** January 1 and the same day of each subsequent year.

**PREMIUM DUE DATES** The effective date and the same day of each following month.

**CURRENCY** Canadian Dollars, lawful money of Canada.

**PLACE OF PAYMENT** Benefits and premiums are payable at any office in Canada of Sun Life Assurance Company of Canada.

**PLACE OF ISSUE** Province of Nova Scotia

This policy is issued by Sun Life Assurance Company of Canada (*Sun Life*), a member of the Sun Life Financial group of companies, on the basis of the application of the Policyholder and in consideration of the payment of premiums as herein provided.

The attached contract replaces contracts 71309 and 71298 as at January 1, 2018.

The provisions printed and written by Sun Life on this and the following pages form part of the policy.

**President  
& Chief Financial Officer**

**Vice-President, Associate General Counsel  
& Corporate Secretary**

**GROUP TERM INSURANCE POLICY**

**Amendment no. 26 effective January 1, 2025**

The attached contract replaces the previous contract in its entirety.

This amendment is accepted by the Policyholder.

December 16-2024  
Date signed

Signature

Minister of the Public Service  
Commission

Title

**PLEASE SIGN AND RETURN TO SUN LIFE**

**Table of Contents**

1. GENERAL DEFINITIONS	1-1
2. INSURING PROVISIONS FOR THE BASIC EMPLOYEE LIFE BENEFIT	2-1
3. INSURING PROVISIONS FOR THE OPTIONAL EMPLOYEE LIFE BENEFIT	3-1
4. INSURING PROVISIONS FOR THE OPTIONAL SPOUSE AND CHILD LIFE BENEFIT	4-1
5. GENERAL PROVISIONS	5-1
6. CLAIMS	6-1
7. PREMIUMS	7-1
8. BENEFIT SCHEDULE (FOR CLASS A)	8-1
9. BENEFIT SCHEDULE (FOR CLASS B)	9-1
10. BENEFIT SCHEDULE (FOR CLASS C)	10-1
11. BENEFIT SCHEDULE (FOR CLASS D)	11-1
12. BENEFIT SCHEDULE (FOR CLASS E)	12-1
13. BENEFIT SCHEDULE (FOR CLASS F)	13-1
14. BENEFIT SCHEDULE (FOR CLASS G)	14-1
15. BENEFIT SCHEDULE (FOR CLASS H)	15-1
16. SCHEDULE "A"	16-1

## 1. GENERAL DEFINITIONS

The following definitions apply generally throughout this policy unless a more specific meaning is provided:

**ACTIVELY AT WORK** An Employee shall be considered to be actively at work on a specified day if the Employee reports for work at the Employee's usual place of employment with the Employer and is able to perform a substantial portion of the duties of the Employee's occupation on a regular permanent basis or a Term Relief and Permanent Relief basis. If an Employee is not required to report for work on the specified date, the Employee shall be considered to be actively at work if the Employee is not disabled to the degree that the Employee could not have reported for work at the Employee's usual place of employment and performed a substantial portion of the usual and customary duties of the Employee's occupation. Seasonal Employees have continuous coverage while actively working and during the Seasonal Lay-off period for which premiums are paid in advance.

**ANNUAL INDEMNITY** means taxable basic earnings paid to the Members of the Legislative Assembly.

**BASIC EARNINGS** means the gross bi-weekly earnings that the Employee receives from the Employer, excluding any bonus, commission, overtime or acting pay.

### **CHILD**

Children shall mean the Employee's natural, adopted, stepchildren, or grandchildren who are dependent upon the Employee for financial care and support. Such children must be:

1. unmarried;
2. unemployed; and
3. less than 21 years of age; or, if 21 years of age but less than 25 years of age, they must be attending an accredited educational institution, college or university on a full-time basis. The children of the Employee's common-law Spouse shall be covered provided the children are living with the Employee.

Unmarried, unemployed children 21 years of age or older shall qualify, if they are dependent upon the Employee by reason of a mental or physical disability prior to attaining age 21, and who have been continuously disabled since that time. Unmarried, unemployed children who became totally disabled while attending an accredited educational institution, college or university on a full-time basis prior to their attaining age 25 and have been continuously so disabled since that time shall also qualify as a Dependent.

In determining dependent eligibility, a dependent child's financial dependency on the Employee shall supersede any employment status of the dependent. Financial dependency will be self-reported by the Employee.

**COMPANY** means Sun Life Assurance Company of Canada.

**CONTRIBUTORY** means an Insured is required to pay part of the insurance premium.

**DEPENDENT** means the Insured's Spouse or Child.

**EMPLOYEE** means a person who is employed by the Employer.

**EMPLOYER** means either the Policyholder or an affiliated company as applicable in the circumstances.

**ILLNESS** means a bodily injury, disease, mental infirmity or sickness. Any surgery, needed to donate a body part to another person, which causes total disability, is an illness.

**INSURED** means any person who is eligible for insurance and for whom insurance is in force under the terms of this policy.

**POLICYHOLDER** means The Government Of The Province Of Nova Scotia. It also includes any affiliated company, where the context clearly so requires.

**RELIEF EMPLOYEE** means a relief employee as defined in a memorandum of Agreement dated December 23, 2009 who pursuant to said Agreement has achieved term relief status or permanent relief status.

**REPLACING CONTRACT/TRANSITIONAL** In the event that this policy constitutes a replacing contract to a group policy which is cancelled within 31 days prior to the effective date of this policy, coverage under this policy is administered in accordance with applicable legislation and guidelines of the relevant Superintendent of Insurance and the Canadian Life and Health Insurance Association ("CLHIA") covering such replacements of group insurance.

1. This policy is issued in replacement of Group Policy ST 51572 and 50976 as amended and Group Policy 71298, issued by the Company to be effective the first day of January, 1985.
2. Notwithstanding anything to the contrary herein, all employees insured under the replaced policy immediately prior to the Effective Date of this policy shall, provided they satisfy the eligibility requirements of this policy, become insured under this policy as of its Effective Date.
3. In respect only of an employee who was insured under the replaced policy and becomes insured under this policy on an uninterrupted basis, the beneficiary last designated under such policy shall be the beneficiary of any death benefit payable under this policy. Any such employee may change the beneficiary from time to time as provided under this policy.
4. Subsequent amendments of this policy will commence with Amendment No. 1.

**RETIRED EMPLOYEE** means a person who is retired from the Nova Scotia Civil Service or a participating member Employer of this policy, and in receipt of the Nova Scotia Public Service Superannuation.

**SEASONAL EMPLOYEE** means a Civil Service bargaining unit employee who works on a seasonal basis for more than ten (10) weeks but less than fifty-two (52) weeks in a year and returns in a subsequent season to the same department and the same geographic location.

**SPOUSE** means the Employee's spouse by marriage or under any other formal union recognized by law, or a person of the opposite sex or of the same sex who is publicly represented as the Employee's spouse for at least the last 12 consecutive months.

Only one person at a time can be covered as an Employee's spouse under this contract.

**TEMPORARY EMPLOYEE** means a Civil Service bargaining unit employee who is employed for more than ten (10) continuous weeks but less than thirty-nine (39) continuous weeks (nine (9) months) or employed in the same department for more than ten (10) weeks but less than thirty-nine (39) weeks in a fifty-two (52) week period.

**WAITING PERIOD** means the period of time shown in the BENEFIT SCHEDULE during which a person must be in an eligible classification prior to becoming an Insured.

## 2. INSURING PROVISIONS FOR THE BASIC EMPLOYEE LIFE BENEFIT

### INSURED'S ELIGIBILITY

A person becomes eligible for insurance under this policy when the person has satisfied the eligibility requirements shown in the BENEFIT SCHEDULE for the person's classification. This is known as the person's eligibility date.

For Classes A, B, C, D, E and F: Basic coverage is a condition of employment.

Eligible Employees include Civil Service Bargaining Unit Employees, Civil Service (Non-Bargaining) Employees (excluding Casual, Temporary Relief Employees and all other Temporary Employees), Canadian Union of Public Employees Local 1867 Nova Scotia Highway Workers, Order-in-Council and Ministerial Appointees, Members of the Legislative Assembly, Members of the Executive Council, Leader of the Opposition, Leader of a Recognized Party, Speaker of the House and Employees of entities listed in Schedule "A".

In order to be eligible for all benefits under this plan, an eligible Employee must be required to work not less than 40% of the full-time hours.

### COMMENCEMENT OF INSURANCE

For Classes A, B, C, D, E and F: A person's insurance commences on the date the person becomes eligible for insurance.

For Classes G and H: A person's insurance commences on the later of the following dates:

1. the date the person becomes eligible for insurance.
2. the date the application is received by the Policyholder;
3. the date the Company approves the person's evidence of insurability, if required.

For all classes: If the person is not Actively At Work on the date the insurance would normally commence, the insurance will not commence until the person returns to active work.

### CHANGES

Subject to the Actively At Work definition, increases in coverage become effective on the later of the following dates:

1. the date on which the Insured first becomes eligible for such change;
2. if evidence of insurability is required, the date on which the Insured's evidence is approved by the Company.

Decreases in coverage become effective on the scheduled date whether or not the Insured is actively at work on the scheduled date.

A person must be actively at work on the date the person's insurance would otherwise commence or increase. If the person is not actively at work on the required date, insurance will not commence or increase until the subsequent date on which the person is actively at work. However, if the person is receiving Long-Term Disability payments, increases in coverage for Basic Life benefit due to increases in basic earnings, become effective on the date of the increase.

### **EVIDENCE OF INSURABILITY**

The Company requires evidence of insurability in connection with each of the following:

1. increases in the Basic Employee Life coverage for any of the following Employees:
  - a. Employees who originally declined coverage under Prudential Policy No. GR-4868900;
  - b. Employees who opted to remain covered under Class A, which provided a maximum coverage of \$5,000 effective January 1, 1958; and
  - c. Employees who were covered for the minimum coverage of \$2,000 as of December 7, 1974 under Class A;
2. for Classes G and H: applications for Basic Employee Life insurance made more than 60 days after the person's eligibility date. The Company does not pay for this evidence;
3. for any other specific coverage which may be shown in the BENEFIT SCHEDULE or a Benefit included in this policy.

### **BENEFIT PAYMENT**

Upon receipt of due proof that any person has died while insured under this Benefit, the Company will pay the amount of life insurance applicable to such person in accordance with the BENEFIT SCHEDULE and the provisions of this policy.

### **INDIVIDUAL TERMINATIONS**

A person's insurance will terminate on the earliest of the following dates unless it is continued under the Continuation of Insurance provision, or unless an extension of insurance is specifically provided by the terms of this policy:

1. the date on which this policy terminates. Where the context clearly requires, the termination of a benefit which forms part of this policy, or the termination of any coverage provided by a benefit is treated as a termination of this policy with respect to the insurance provided by such benefit;
2. the date on which the Insured is no longer in a classification which is eligible for the insurance in question;
3. the date on which the person fails to make a contribution to premium as required; and
4. the date on which the person attains the age limit, if any, shown in the BENEFIT SCHEDULE.

**CONTINUATION OF INSURANCE**

While this policy remains in force and the Insured remains in an eligible classification, the Policyholder is entitled to continue coverage during an approved leave of absence (excluding a statutory leave), approved temporary lay-off, seasonal layoff, absence due to an Illness, or in between work assignments for Term Relief or Permanent Relief Employees. Subject to any waiver which may apply for an Illness, continuations are on a premium paying basis. Continuations must be administered on a basis that precludes the individual selection of insureds as follows:

1. for any period the Employee is on statutory leave, as set out in applicable employment standards legislation, but not exceeding the period required under the relevant legislation,
2. for such period of notice as required on termination of employment under the relevant legislation.

Upon return to work, the Insured's coverage shall be the amount in force at the time of commencement of the approved leave of absence. However the Insured's coverage upon return to work shall reflect any changes that would have occurred had the Insured been actively at work.

**CONVERSION**

When insurance on a person under this Benefit terminates for any reason other than due to a reduction in accordance with the BENEFIT SCHEDULE, or due to a request by the Insured, such insurance can be converted to an individual policy in accordance with the Conditions of Conversion provision in the Claims section.



### 3. INSURING PROVISIONS FOR THE OPTIONAL EMPLOYEE LIFE BENEFIT

#### INSURED'S ELIGIBILITY

A person becomes eligible for insurance under this policy when the person has satisfied the eligibility requirements shown in the BENEFIT SCHEDULE for the person's classification. This is known as the person's eligibility date.

Eligible Employees include Civil Service Bargaining Unit Employees, Civil Service (Non-Bargaining) Employees (excluding Casual, Temporary Relief Employees and all other Temporary Employees), Canadian Union of Public Employees Local 1867 Nova Scotia Highway Workers, Order-in-Council and Ministerial Appointees, Members of the Legislative Assembly, Members of the Executive Council, Leader of the Opposition, Leader of a Recognized Party, Speaker of the House and Employees of entities listed in Schedule "A".

#### ELIGIBILITY

Coverage under this Benefit is subject to the following provisions which are in addition to the provisions of general application in this policy:

1. in order to be eligible for optional life, the Insured must also be enrolled for basic employee life if included in this policy;
  - a. New Employees Applying Within 60 days - Each individual who becomes an eligible Employee subsequent to the Effective Date of this policy may apply for optional insurance without evidence of insurability provided the completed application is received by the Policyholder within 60 days after becoming an eligible Employee.

Subject to the actively at work requirements, such insurance becomes effective on the date the required application is received by the Policyholder.

2. evidence of insurability may be required by the Company in connection with optional life, as follows:
  - a. New Employees Applying After 60 days - Each individual who becomes an eligible Employee subsequent to the Effective Date but for whom the completed application is received by the Policyholder more than 60 days after becoming an eligible Employee, must provide evidence of insurability.

Subject to the actively at work requirements, such insurance becomes effective on the date the Company approves the evidence of insurability.

- b. Increases In Coverage - Each individual who, while insured for optional life applies for an additional amount of optional life must provide evidence of insurability.

Subject to the actively at work requirements, such insurance becomes effective on the date the Company approves the evidence of insurability.

3. the effective date for each amount of optional life is determined in accordance with the Insuring Provisions of this policy, but it will not be prior to the date on which the following additional requirements have been satisfied:
  - a. the person is insured for basic employee life;
  - b. the Company has approved the person's insurability, as may be required for the relevant amount of optional life;
4. optional life on the Insured will terminate on the earlier of the following:
  - a. termination of the Insured's basic employee life insurance, if included; or
  - b. termination of the Insured's eligibility for optional life for any reason;

#### **COMMENCEMENT OF INSURANCE**

In order to become insured under this policy and thereby an Insured, a person must complete a written application. For this purpose, an application is considered to be made on the date it is received by the Employer, completed and signed by the person. Subject to the Actively At Work definition, insurance commences on the latest of the following dates:

1. the date the application is actually made, provided it is made within 60 days after the person's eligibility date;
2. the date the Company approves the person's evidence of insurability if required.

#### **CHANGES**

Subject to the Actively At Work definition, increases in coverage become effective on the later of the following dates:

1. the date on which the Insured first becomes eligible for such change;
2. if evidence of insurability is required, the date on which the Insured's evidence is approved by the Company.

Decreases in coverage become effective on the scheduled date whether or not the Insured is actively at work on the scheduled date.

A person must be actively at work on the date the person's insurance would otherwise commence or increase. If the person is not actively at work on the required date, insurance will not commence or increase until the subsequent date on which the person is actively at work. However, if the person is not approved under the Waiver of premium provision, increases in coverage for Optional Life benefit due to increases in basic earnings, become effective on the date of the increase.

**EVIDENCE OF INSURABILITY**

The Company requires evidence of insurability in connection with each of the following:

1. applications for Optional Employee Life insurance, if required, made more than 60 days after the person's eligibility date. The Company does not pay for this evidence;
2. for any other specific coverage which may be shown in the BENEFIT SCHEDULE or a Benefit included in this policy.

**BENEFIT PAYMENT**

Upon receipt of due proof that any person has died while insured under this Benefit, the Company will pay the amount of life insurance applicable to such person in accordance with the BENEFIT SCHEDULE and the provisions of this policy.

**INDIVIDUAL TERMINATIONS**

A person's insurance will terminate on the earliest of the following dates unless it is continued under the Continuation of Insurance provision, or unless an extension of insurance is specifically provided by the terms of this policy:

1. the date on which this policy terminates. Where the context clearly requires, the termination of a benefit which forms part of this policy, or the termination of any coverage provided by a benefit is treated as a termination of this policy with respect to the insurance provided by such benefit;
2. the date on which the Insured is no longer in a classification which is eligible for the insurance in question;
3. the date on which the person fails to make a contribution to premium as required;
4. the date on which the person requests the Employer in writing to terminate such insurance; and
5. the date on which the person attains the age limit, if any, shown in the BENEFIT SCHEDULE.

**CONTINUATION OF INSURANCE**

While this policy remains in force and the Insured remains in an eligible classification, the Policyholder is entitled to continue coverage during an approved leave of absence (excluding a statutory leave), approved temporary lay-off, seasonal layoff, absence due to an Illness, or in between work assignments for Term or Permanent Relief Employees. Subject to any waiver which may apply for an Illness, continuations are on a premium paying basis. Continuations must be administered on a basis that precludes the individual selection of insureds as follows:

1. for any period the Employee is on statutory leave, as set out in applicable employment standards legislation, but not exceeding the period required under the relevant legislation,
2. for such period of notice as required on termination of employment under the relevant legislation.

Upon return to work, the Insured's coverage shall be the amount in force at the time of commencement of the approved leave of absence. However the Insured's coverage upon return to work shall reflect any changes that would have occurred had the Insured been actively at work.

### **CONVERSION**

When insurance on a person under this Benefit terminates for any reason other than due to a reduction in accordance with the BENEFIT SCHEDULE, or due to a request by the Insured, such insurance can be converted to an individual policy in accordance with the Conditions of Conversion provision in the Claims section.

### **WAIVER OF PREMIUM**

The premium due under this Benefit is waived for any Insured who becomes totally disabled while covered by this Benefit, as follows:

1. if an Insured begins receiving disability payments under the Employer's Long-Term Disability plan beyond age 65, waiver can begin after the Insured's 65th birthday;
2. total disability means that the Insured is unable solely because of an accident or Illness to engage in any occupation for which the person is qualified or may reasonably become qualified by reason of training, education or experience. For Employees who have Long-Term Disability coverage, an Employee will be considered totally disabled if the employee is approved for benefits through the employer's Long-Term Disability carrier. A person is not totally disabled while gainfully employed;
3. total disability must be uninterrupted for an initial period of at least 6 months. For employees who have Long-Term Disability coverage, total disability must continue for an uninterrupted period equal to the elimination period as defined under the Government of the Province of Nova Scotia's Long-Term Disability benefit. During this time premiums continue to be payable. If the waiver is approved, a premium credit is given back to the 1st day of the month co-incident with or next following commencement of the initial 6-month period or commencement of the elimination period as defined under the Government of the Province of Nova Scotia's Long Term Disability benefit. The waiver continues during each subsequent complete month of approved disability;
4. waiver applies to the coverage of the Insured under this Benefit on the date that disability begins. Coverage will not increase during waiver, but will remain subject to any provisions for reduction in effect on the date that disability begins;
5. initially, proof of disability is required within 14 months after disability begins. Subsequently, the Insured may be required, at reasonable intervals, to provide proof of uninterrupted disability and be examined by a physician or physicians chosen by the Company;
6. waiver terminates on the earlier of the following:
  - a. the date disability no longer continues on an uninterrupted basis;
  - b. failure by the Insured to provide proof of continued disability or undergo a medical examination, as required;

- c. the date the Insured's disability payments under the Employer's Long-Term Disability plan terminate;
7. termination of this policy or the Insured's eligibility for coverage under this policy do not affect a waiver if the total disability occurs prior to the termination;
8. if the Insured's waiver terminates, the person's coverage under this Benefit will either continue on a premium paying basis or it will terminate, in either case as follows:
  - a. if the waiver terminates while this policy is in force and the Insured is in an eligible classification, the Insured's coverage continues with premiums becoming due on the premium due date co-incident with or next following the date on which the waiver terminates; or
  - b. if the waiver terminates after the date on which either this policy terminates or the date on which the Insured ceases to be in an eligible classification, the person's coverage under this Benefit terminates. A 31 day conversion period will run from the date on which the waiver terminates. The amount which can be converted will be based upon either a termination of eligibility or a termination of the policy, whichever is applicable in the circumstances.

## **EXCLUSION**

If an Employee's death is by suicide, regardless of whether the Employee has a mental illness or intends or understands the consequences of their actions, the Company will not pay any amount of Optional Life coverage that was in force for less than one year.

If optional life is subject to more than one effective date due to additional amounts having been applied for on the deceased, the 1-year period will run separately from each effective date.

For Employees who were previously insured under this policy and who are re-employed by the Employer within 6 months of terminating employment, the 1-year period will run from the date of the original amounts of insurance. For Employees who are re-employed after 6 months, the 1-year period will run from the date of reinstatement.

#### 4. INSURING PROVISIONS FOR THE OPTIONAL SPOUSE AND CHILD LIFE BENEFIT

##### ELIGIBILITY

An Employee becomes eligible for Dependent coverage when the Employee meets the following requirements:

1. the Employee is an Insured; and
2. the Employee has at least one eligible Dependent.

##### DEPENDENT COVERAGE

Coverage under this Benefit is subject to the following provisions which are in addition to the provisions of general application in this policy:

1. In order for a Dependent to become insured under this policy, the Employee must complete a written application.
2. for new Employees or Employees acquiring an eligible Dependent at a later date:
  - a. the Employee may apply for insurance on a Child without evidence of insurability, if the completed application is received by the Policyholder within 60 days of the eligibility date. If it is not received within this time limit, the Employee must provide evidence of insurability for the Child;
  - b. the Employee must provide evidence of insurability for the Spouse on the initial amount of coverage, except for the first \$50,000, if the completed application is received by the Policyholder within 60 days of the eligibility date. If it is not received within this time limit, the Employee must provide evidence of insurability for the Spouse on the entire amount of coverage;
3. for increases in coverage:

the Employee must provide evidence of insurability for the Dependent.

##### COMMENCEMENT OF INSURANCE

Subject to the Actively At Work definition, insurance commences on the latest of the following dates:

1. the date the application is received by the Policyholder;
2. the date the Company approves the Dependent's evidence of insurability, if required.

For any Dependent, other than a newborn Child, who is hospitalized, coverage will not begin before the Dependent is discharged and resumes normal activities.

Once a Child is covered for Optional Child Life, any further children are automatically covered for this Benefit as long as they meet the definition of dependent child.

**CHANGES**

Subject to the Actively At Work definition, increases in coverage become effective on the date on which the Dependent's evidence of insurability is approved by the Company.

If a Dependent, other than a newborn Child, is hospitalized on the date when the change occurs, the increase in the Dependent's coverage cannot take effect before the Dependent is discharged and resumes normal activities.

Decreases in coverage become effective on the scheduled date whether or not the Employee is actively at work on the scheduled date.

**EVIDENCE OF INSURABILITY**

The Company requires evidence of insurability in connection with each of the following:

1. For Optional Child Life, evidence of insurability is required on the initial amount of coverage if the completed application is received by the Policyholder after 60 days of the eligibility date and for any increase in coverage elected by an Employee.
2. For Optional Spouse Life, evidence of insurability is required on the initial optional amount of coverage (except for the first \$50,000 if the completed application is received by the Policyholder within 60 days of the eligibility date) and for any increase in coverage elected by an Employee.

The Company does not pay for this evidence.

**BENEFIT PAYMENT**

Upon receipt of due proof that any Dependent has died while insured under this Benefit, the Company will pay the amount of life insurance applicable to such Dependent in accordance with the BENEFIT SCHEDULE and the provisions of this policy.

**INDIVIDUAL TERMINATIONS**

A Dependent's insurance will terminate on the earlier of the following dates:

1. the date on which this policy terminates. Where the context clearly requires, the termination of a benefit which forms part of this policy, or the termination of any coverage provided by a benefit is treated as a termination of this policy with respect to the insurance provided by such benefit;
2. the date on which the Employee's Basic Life insurance terminates;
3. the date on which the Employee no longer has any Dependents;
4. the date of termination of the Dependent's eligibility for optional life for any reason;
5. the date on which the Employee fails to make a contribution to premium as required;
6. the date on which the Employee requests the Employer in writing to terminate such insurance; and
7. the date on which the Termination Age is reached, as shown in the BENEFIT SCHEDULE.

## CONTINUATION OF INSURANCE

While this policy remains in force and the Employee remains in an eligible classification, the Policyholder is entitled to continue coverage during an approved leave of absence (excluding a statutory leave), approved temporary lay-off or absence due to an Illness. Subject to any waiver which may apply for an Illness, continuations are on a premium paying basis. Continuations must be administered on a basis that precludes the individual selection of Employees as follows:

1. for any period the Employee is on statutory leave, as set out in applicable employment standards legislation, but not exceeding the period required under the relevant legislation,
2. for such period of notice as required on termination of employment under the relevant legislation.

## CONVERSION

When insurance on a Spouse under this Benefit terminates for any reason other than due to a reduction in accordance with the BENEFIT SCHEDULE, or due to a request by the Employee, such insurance can be converted to an individual policy in accordance with the Conditions of Conversion provision in the Claims section.

Where necessary in order to comply with applicable legislation: If a Child's life insurance ends or reduces due to the termination of the Employee's insurance, the Employee may apply, without evidence of insurability, for an individual life insurance policy on the Child's life, subject to the Conditions of Conversion provision in the Claims section.

## WAIVER OF PREMIUM

The premium due under this Benefit is waived as follows:

1. if the premium is waived for the Optional Employee Life Benefit, the premium will be waived under this Benefit;
2. waiver applies to the coverage of the Dependent under this Benefit on the date the Employee's disability begins. Coverage will not increase during waiver and will remain subject to any provisions for reduction in effect on the date that disability begins;
3. waiver terminates on the earlier of the following:
  - a. the date the waiver of premium on the Optional Employee Life Insurance Benefit terminates;
  - b. the date this provision terminates;
  - c. the date the Optional Spouse Life or Optional Child Life Benefit terminates;
  - d. if the Employee's waiver terminates, the Dependent's coverage under this Benefit will either continue on a premium paying basis or it will terminate, in either case as follows:
    - (i) if the waiver terminates while this policy is in force and the Employee is in an eligible classification, the Dependent's coverage continues with premiums becoming due on the premium due date co-incident with or next following the date on which the waiver terminates, or



- (ii) if the waiver terminates after the date on which either this policy terminates or the date on which the Employee ceases to be in an eligible classification, the Dependent's coverage under this Benefit terminates. A 31 day conversion period will run from the date on which the waiver terminates. The amount which can be converted will be based upon either a termination of eligibility or a termination of the policy, whichever is applicable in the circumstances.

## **EXCLUSION**

If a Spouse's death is by suicide, regardless of whether the Spouse has a mental illness or intends or understands the consequences of their actions, the Company will not pay any amount of Optional Life coverage that was in force for less than one year.

If optional life is subject to more than one effective date due to additional amounts having been applied for on the Spouse, the 1-year period will run separately from each effective date.

For Employees who were previously insured under this policy and who are re-employed by the Employer within 6 months of terminating employment, the 1-year period will run from the date of the original amounts of insurance. For Employees who are re-employed after 6 months, the 1-year period will run from the date of reinstatement.

## 5. GENERAL PROVISIONS

### INSURANCE DATA

The Policyholder is to provide the Company with information required for the calculation of premiums and to ensure that policy terms are fulfilled. The Company may inspect pertinent records of the Employer.

### MODIFICATIONS

The terms and/or benefits of this policy may be changed if mutually agreed to by the Policyholder and the Company.

A change will be considered accepted by the Policyholder if it is signed by an authorized representative of the Policyholder.

### RIGHT TO RECEIVE AND RELEASE NECESSARY INFORMATION

In the administration of this policy, the Company will comply with legislation pertaining to the protection of personal information in the private sector. Any person claiming benefits under this policy must furnish such information and authorization as may be necessary.

### RIGHT TO RECOVER OVERPAYMENTS

The Company has the right to recover all overpayments of benefits either by offsetting against other benefits payable with respect to the Insured or by any other legal means.

### POLICYHOLDER NOT THE COMPANY'S AGENT

The Policyholder will not be considered the agent of the Company for any purpose under this policy.

### POLICYHOLDER'S ADMINISTRATION

1. The Policyholder may perform certain administrative services under this plan, such as:
  - a. confirmation of eligibility and enrolment of eligible Employees, Retired Employees, and Dependents, and
  - b. maintenance of complete Employee, Retired Employee, and Dependent files, including beneficiary designations.
2. The Policyholder may, on written notice to the Company, in a form approved by the Company, appoint a third party to perform certain administrative services under this plan, as outlined above, on its behalf. The appointment of a third party administrator will not relieve the Policyholder of its obligations under this policy.
3. The Policyholder agrees:
  - a. to collect, store and manage e-beneficiary records for all Employees, Retired Employees and Dependents according to applicable law and industry standards including CLHIA guidance documents.

- b. to comply with all applicable privacy legislation with respect to any personal information provided to the Policyholder or to the third party administrator in connection with the administration of this plan.
- c. that any personal information provided to the Policyholder or to the third party administrator will only be used for the purpose of performing the administrative services under this plan, and where necessary for the purpose of making any payroll deductions.
- d. to provide the Company with access to all information and records relating to this policy while this policy is in force and for a period of up to 6 years after the termination of the policy, or until the final settlement of all claims, whichever is later.
- e. to indemnify and hold harmless the Company from any loss which the Company may incur as a result of the acts or omissions or failure to follow the Company's approved guidelines and procedures by the Policyholder or any third party administrator appointed by the Policyholder to act on its behalf, in carrying out the administrative services agreed to with the Company. For greater certainty, this indemnity applies equally whether the Policyholder or third party administrator uses electronic or paper-based methods, includes any loss in connection with the collecting, storing, or managing of records electronically.
- f. the Policyholder also acknowledges that, where it advises the Company that the Policyholder wishes to carry-over beneficiary nominations from prior to the date of this contract rather than having new nominations completed, it is the Policyholder's responsibility to ensure it has access to those nominations.

#### **USE OF THE COMPANY SYSTEMS OR SOFTWARE**

From time to time, the Company may make available to the Policyholder certain software and/or systems to assist the Policyholder in administering its benefits plan. Such software and/or system may be either proprietary to the Company or licensed by the Company, from a third party.

Should the Policyholder choose to utilize such software or system provided, it agrees to follow and abide by the terms which are posted under the heading "Terms and Conditions" on the Web site [www.sunlife.ca/sponsor](http://www.sunlife.ca/sponsor).

The Company, its affiliated companies, their officers, directors, employees or agents thereof, shall not be responsible in any manner for any harm, loss or damage, however caused, arising out of the Policyholder's use of the software and/or systems, including direct, indirect, special or consequential damages and any damages that the Policyholder may suffer as a result of the loss of any confidential or sensitive information. The limitations in this paragraph will apply regardless of the form of action which may be brought against the Company. This paragraph shall survive termination of this policy.

#### **MISSTATEMENT OF AGE**

If a person's age has been misstated, the true age will be used to adjust premiums and benefits for the following items as necessary:

1. the effective date or termination date of insurance;
2. the amount of insurance;

3. any other rights or benefits.

### **TERMINATION OF POLICY**

This policy terminates automatically for non-payment of premium in accordance with the Grace Period provision.

The Policyholder is entitled to terminate this policy for any reason and at any time other than during a period for which the premium has been paid, by giving the Company at its Head Office at least 31 days prior written notice.

The Company is entitled to terminate this policy by giving the Policyholder at least 120 days prior written notice:

For the Basic Employee Life benefit:

1. at any time that the number of Insureds is less than:
  - a. 20; or
  - b. 75% of the individuals eligible to become Insureds, if insurance is contributory;
  - c. 100% of the individuals eligible to become Insureds, if insurance is non-contributory; or
2. for any other reason as of any policy anniversary.

The Company may terminate any Optional Life benefit on any premium due date if less than 5 persons are covered. The Company is permitted to terminate all optional life under this policy on any premium due date that this minimum requirement is not satisfied. The Policyholder is entitled to not less than 120 days prior notice of termination in writing. A termination of this Benefit for lack of participation will be treated as a termination of this policy for the purpose of determining conversion rights.

The Policyholder is liable for all premiums due and unpaid when the policy terminates.

## 6. CLAIMS

### ASSESSMENT

The Company has sole responsibility for assessing claims, as follows:

1. claims must reach the Company within the applicable time limit specified by the Proof of Claim provision of this section;
2. claims must be made in writing, on forms which have been provided or pre-approved by the Company for the purpose;
3. the Company does not pay for the completion of claim forms. It does pay reasonable charges for any additional items which it specifically requests in connection with a claim, such as medical examinations and medical histories;
4. the Policyholder and Insured must provide or authorize the Company to obtain any additional information required in connection with a claim;
5. when making a decision, the Company will take into account all relevant information which has been provided, including the opinions of its own medical consultants when appropriate.

### MEDICAL EXAMINATIONS

The Company is entitled to have a claimant examined by a physician or physicians of the Company's choice at reasonable intervals while a claim is outstanding.

### PAYMENT OF BENEFITS

Unless otherwise provided by the terms of this policy, death benefits, if any, on an Employee are payable to the last beneficiary designated by the Employee and filed with the Policy Administrator, if any. If the Employee did not designate a beneficiary or if a beneficiary did not survive the Employee, the benefit is payable to the estate of the Employee.

Unless otherwise provided by the terms of this policy, death benefits, if any, on a Dependent are payable to the Employee.

### BENEFICIARY

A beneficiary is the person so designated in writing by the Employee.

Unless otherwise specified by the Employee or provided by law, beneficiary designations are revocable.

Designations may be changed by written request in a form satisfactory to the Company. Any such request takes effect as of its date of execution, subject to any action taken or payment made by the Company before such request is received by the Company.

A minor cannot personally receive a death benefit under the plan until reaching the age of majority. If the Employee resides outside Québec and is designating a minor as the beneficiary, the Employee may wish to designate someone to receive the death benefits during the time the beneficiary is a minor. If the Employee resides outside Québec and has not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If the Employee resides in Québec, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively, the Employee may wish to designate the estate as beneficiary and provide a trustee with directions in the Employee's will.

### **FACILITY OF PAYMENT**

If for any reason, a person is not competent to give a valid release for payments to which the person is entitled, or if the person dies before payments to which the person is entitled are made, the Company may in its discretion make payment, to the extent permitted by law, to any person related to the Insured or to any other individual appearing to the Company to be equitably entitled to such payment. Any payment made by the Company in good faith pursuant to this provision fully discharges the Company to the extent of such payment.

### **LEGAL ACTIONS**

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of the Employee's province or territory.

### **PROOF OF CLAIM**

1. Before settling any claim arising by reason of death, the Company will require written proof satisfactory to it of the following:
  - a. the occurrence, cause and circumstances of the death. A funeral director's certificate shall be sufficient. However, the Company may require additional information to support a proof of claim.
  - b. the eligibility of the deceased at the time of death;
  - c. the date of birth of the deceased; and
  - d. the beneficiary to receive the proceeds.

2. Before settling any claim arising other than by reason of death, the Company will require written proof satisfactory to it as follows:
  - a. The Company must receive written proof satisfactory to it in connection with waiver of premium claims no later than 14 months after the date on which total disability begins and subsequently at reasonable intervals.
  - b. In the event of either a policy termination or an individual termination of the Insured's coverage, all proofs of claim, other than death claims, must reach the Company no later than the time limits specified above or no later than 90 days after the date of termination, whichever is earlier.

### CONDITIONS OF CONVERSION

When a benefit provision indicates that a person may apply for an individual life insurance policy, the conversion is subject to the following conditions:

1. Written application must be made to Sun Life accompanied by the payment of the first premium within the 31 day period (the 31 day conversion period) immediately following termination or reduction of the Amount of Insurance.
2. The person may choose an individual policy plan which provides coverage comparable to the coverage which he enjoyed immediately prior to the termination or reduction of insurance but without disability benefits. If such comparable coverage is not provided under an individual policy plan issued by Sun Life, then Sun Life will offer a plan whose value represents the actuarial equivalent of the amounts of insurance eligible for conversion.

The person may instead choose any other plan of individual policy which Sun Life is willing to offer, but without disability benefits.

3. The amount of a person's individual life insurance policy may not exceed \$200,000, or if less:
  - A. the Amount Of Insurance which terminates, reduced by any amount of insurance available under any other group policy within 31 days after the termination or reduction of the person's insurance, if such termination or reduction is due to the termination or amendment of this policy, or
  - B. the Amount Of Insurance which terminates, if termination or reduction is due to any other reason.

If a person is entitled to convert insurance under more than one benefit provision and/or more than one policy issued by Sun Life to the Policyholder, then the sum of the amounts available for conversion under all such benefit provisions and/or policies.

- A. may not exceed \$200,000.
- B. is pro-rated over the various benefit provisions and/or policies, based on the Amounts Of Insurance in force on the date of termination.

4. The premium rate for the individual policy will be based on Sun Life's then customary rate for the sex, plan and the age of the person on the effective date of the individual policy. If requested and the person applying for the insurance is under age 66, the premium rate of the first year will be that of a one year term policy, but the premium rates after the first year will be based on the original age plus one.

If any portion of the group coverage being converted was subject to a rating under the group policy, Sun Life will apply the same rating in establishing the premium rates to be charged for such portion of the individual policy.

5. The effective date of the individual policy will be the day following the end of the 31 day conversion period.
6. If a person is subsequently insured within 6 months under this or any other group policy issued by Sun Life to the Policyholder, the amount of coverage under the group policy will be limited to the amount of insurance applicable to the person under the group policy less any amount remaining in force under the individual life insurance policy.

### **31 Day Free Cover**

Upon receipt of Proof Of Claim that a person dies during the 31 day conversion period, the amount of insurance eligible for conversion is paid.



## 7. PREMIUMS

### PAYMENT

Premiums are payable monthly in accordance with the grace period and other terms of this policy.

### DETERMINATION

The total monthly premium payable on any premium due date is determined on the basis of the total volume of coverage in force on that date.

### GRACE PERIOD

A grace period of 60 days will be granted to the Policyholder for the payment of each premium falling due after the first premium. During the grace period the policy will continue in force. The Policyholder will be liable to the Company for all premiums while this policy is in force, including the grace period.

### CHANGE IN RATES

Initial premium rates apply from the effective date of this policy and continue to apply unless reduced or increased by the Company. Each change in premium rate will be made by written notification to the Policyholder not less than 120 days prior to the effective date of the change. Premium rates will not be changed more than once in any 12-month period, except that they may be changed at any time on or following the occurrence of any of the following events:

1. this policy is amended to change the benefits or the classes eligible for coverage;
2. the number of insured Employees changes by 25% or more calculated from the later of the policy effective date and the date of the most recent change in rates;
3. an additional affiliated company or division of the Policyholder participates in the insurance provided by this policy; or
4. federal or provincial legislation or regulation is enacted or modified in a manner which directly affects the insurance provided by this policy.

**8. BENEFIT SCHEDULE  
(for Class A)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class A</b>	-	Employees of NSGEU Civil Service Bargaining Unit, Canadian Union of Public Employees Local 1867 Nova Scotia Highway workers, Civil Service (Non-Bargaining) Employees, Order-in-Council and Ministerial Appointees and Employees of entities listed in Schedule "A", hired prior to December 8, 1974 who elected this amount but have the option to increase with evidence of insurability
<b>Waiting Period</b>	-	All Employees shall become eligible on their date of hire

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Overall Maximum</b>	-	Level 1      \$2,000 Level 2      \$5,000
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work  Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:  a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage  b. if retired on or after age 65, coverage terminates 3 months after the date of retirement  However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**9. BENEFIT SCHEDULE  
(for Class B)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class B</b>	-	Employees of Canadian Union of Public Employees Local 1867 Nova Scotia Highway Workers.
<b>Waiting Period</b>	-	All Employees shall become eligible on their date of hire

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times two
<b>Overall Maximum</b>	-	\$60,000
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times one or two
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage

- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL SPOUSE LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$10,000 to a maximum of \$250,000

**Termination Age**

Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

**OPTIONAL CHILD LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$5,000 to a maximum of \$50,000

**Termination Age**

Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier

**10. BENEFIT SCHEDULE  
(for Class C)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class C</b>	-	Employees of NSGEU Civil Service Bargaining Unit Employees (excluding Temporary Employees) and employees of entities listed in Schedule "A"
<b>Waiting Period</b>	-	All Employees shall become eligible on their date of hire

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times two
<b>Overall Maximum</b>	-	\$1,000,000
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times one or two
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

### **OPTIONAL SPOUSE LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$10,000 to a maximum of \$250,000

**Termination Age**

Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

### **OPTIONAL CHILD LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$5,000 to a maximum of \$50,000

**Termination Age**

Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier

**11. BENEFIT SCHEDULE  
(for Class D)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class D</b>	-	Seasonal Employees who work less than six months
<b>Waiting Period</b>	-	All Employees shall become eligible on their date of hire

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	\$25,000
<b>Termination Age</b>	-	<p>Coverage will remain in force as long as the Employee is actively at work</p> <p>Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:</p> <p>a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage</p> <p>b. if retired on or after age 65, coverage terminates 3 months after the date of retirement</p>

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	One or two times the Basic Employee benefit amount.
<b>Termination Age</b>	-	<p>Coverage will remain in force as long as the employee is actively at work</p> <p>Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:</p> <p>a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage</p> <p>b. if retired on or after age 65, coverage terminates 3 months after the date of retirement</p>

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL SPOUSE LIFE BENEFIT****Benefit Amount**

As elected by the Employee, units of \$10,000 to a maximum of \$250,000

**Termination Age**

Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

**OPTIONAL CHILD LIFE BENEFIT****Benefit Amount**

As elected by the Employee, units of \$5,000 to a maximum of \$50,000

**Termination Age**

Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier



**12. BENEFIT SCHEDULE  
(for Class E)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class E</b>	-	Seasonal Employees who work more than six months, Term and Permanent Relief Employees.
<b>Waiting Period</b>	-	All Employees shall become eligible on their date of hire

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	\$60,000
<b>Termination Age</b>	-	<p>Coverage will remain in force as long as the Employee is actively at work</p> <p>Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:</p> <p>a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage</p> <p>b. if retired on or after age 65, coverage terminates 3 months after the date of retirement</p>

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	One or two times the Basic Employee benefit amount.
<b>Termination Age</b>	-	<p>Coverage will remain in force as long as the Employee is actively at work</p> <p>Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:</p> <p>a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage</p> <p>b. if retired on or after age 65, coverage terminates 3 months after the date of retirement</p>

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL SPOUSE LIFE BENEFIT****Benefit Amount**

As elected by the Employee, units of \$10,000 to a maximum of \$250,000

**Termination Age**

Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

**OPTIONAL CHILD LIFE BENEFIT****Benefit Amount**

As elected by the Employee, units of \$5,000 to a maximum of \$50,000

**Termination Age**

Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier

**13. BENEFIT SCHEDULE  
(for Class F)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class F</b>	-	All Other Employees of Civil Service (Non-Bargaining) Employees, Order-in-Council and Ministerial Appointees and Employees of entities listed in Schedule "A"
<b>Waiting Period</b>	-	All Employees shall become eligible on their date of hire

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times two
<b>Overall Maximum</b>	-	\$1,000,000
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times one or two
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

### **OPTIONAL SPOUSE LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$10,000 to a maximum of \$250,000

**Termination Age**

Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

### **OPTIONAL CHILD LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$5,000 to a maximum of \$50,000

**Termination Age**

Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier

**14. BENEFIT SCHEDULE  
(for Class G)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class G</b>	-	Members of the Legislative Assembly (MLA)
<b>Waiting Period</b>	-	Members of the Legislative Assembly shall become eligible on the date of their election to the Legislative Assembly.

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	\$100,000
<b>Overall Maximum</b>	-	\$100,000
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual indemnity rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times one or two
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage

- b. if retired on or after age 65, coverage terminates  
3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

### **OPTIONAL SPOUSE LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$10,000 to a maximum of \$250,000

**Termination Age**

Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

### **OPTIONAL CHILD LIFE BENEFIT**

**Benefit Amount**

As elected by the Employee, units of \$5,000 to a maximum of \$50,000

**Termination Age**

Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier

**15. BENEFIT SCHEDULE  
(for Class H)**

<b>Division</b>	-	The Government Of The Province Of Nova Scotia
<b>Class H</b>	-	Members of the Executive Council, Leader of the Opposition, Leader of a Recognized Party and Speaker of the House
<b>Waiting Period</b>	-	Members of the Executive Council, Leader of the Opposition, Leader of the Recognized Party and Speaker of the House shall become eligible on the date of their appointment to the positions listed above

**BASIC EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	\$200,000
<b>Overall Maximum</b>	-	\$200,000
<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work

Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:

- a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage
- b. if retired on or after age 65, coverage terminates 3 months after the date of retirement

However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.

**OPTIONAL EMPLOYEE LIFE BENEFIT**

<b>Benefit Amount</b>	-	Annual indemnity rounded to the next lower \$1,000 multiple salary if not already a multiple thereof, times one or two. and / or Annual salary rounded to the next lower \$1,000 multiple of salary if not already a multiple thereof, times one or two.
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<b>Termination Age</b>	-	Coverage will remain in force as long as the Employee is actively at work  Retired Employees in receipt of Nova Scotia Public Service Superannuation, coverage terminates as follows:  a. if retired prior to age 65, coverage terminates upon attainment of age 65; or after a minimum of 3 months coverage  b. if retired on or after age 65, coverage terminates 3 months after the date of retirement  However, if an Employee retires the person may elect to cancel all or part of the person's coverage at any time while retired, provided that the Retired Employee makes a formal request in writing to the Policyholder.
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**OPTIONAL SPOUSE LIFE BENEFIT**

<b>Benefit Amount</b>	As elected by the Employee, units of \$10,000 to a maximum of \$250,000
<b>Termination Age</b>	Optional Spouse Life terminates when the Employee retires or reaches age 70, or when the Spouse reaches age 70, whichever is earlier

**OPTIONAL CHILD LIFE BENEFIT**

<b>Benefit Amount</b>	As elected by the Employee, units of \$5,000 to a maximum of \$50,000
<b>Termination Age</b>	Optional Child Life terminates when the Employee retires or reaches age 70, whichever is earlier



**16. SCHEDULE "A"**

Art Gallery of NS

Atlantic Provinces Special Education Authority

Canada Nova Scotia Offshore Petroleum Board

College L'Acadie (*closed groups union as of Nov 1/06 & non-union as of July 1/07*)

Conserve Nova Scotia

Constituency Offices

Film & Creative Industries Nova Scotia (*Closed Group*)

Harbourside Commercial Park Incorporated

Invest Nova Scotia (Formerly InNova Corporation)

Nova Scotia Agricultural College (*closed group retired/vested prior to Sept 1, 2012*)

Invest Nova Scotia (Formerly NSBI)

Nova Scotia Community College (*closed group Retired/vested prior to October 1, 2000*)

Build Nova Scotia (Formerly Nova Scotia Lands Incorporated and Develop Nova Scotia)

Nova Scotia Legal Aid

Nova Scotia Pension Services Corporation

Nova Scotia Gaming Corporation

Nova Scotia Public Service LTD Plan

Nova Scotia Tourism

Nova Scotia Utility & Review Board

NS Provincial Housing Agency (Closed Group)

Property Valuation Services Corporation (*closed group as of April 1, 2008*)

Provincial Government Employees Credit Union

Sydney Environmental Resources Limited

Sydney Tar Ponds Agency

Trade Centre Limited