



## Capital Health

### **For Active Employees (NSGEU and non-union):**

#### **Basic Life Insurance**

Eligible Employees	40% (0.4 FTE) or greater, permanent or in a long assignment
Waiting period	30 days from benefits eligibility date
Volume	Two times earnings
Maximum for NSGEU	\$100,000
Maximum for Non-Union	\$300,000
Termination	Age 70 for active employees
Reduction	At Retirement (if under 65), reduces to a maximum of \$100,000
Conversion	Available within 31 days at retirement and termination

#### **Dependent Life (optional)**

Eligible Employees	40% (0.4 FTE) or greater, permanent or in a long assignment
Waiting period	30 days from benefits eligibility date
Volume	\$5,000 spouse/\$2,500 each child
Late Application	Medical Evidence required. Coverage must be approved by the insurer.
Termination	Age 70 or earlier retirement
Conversion (Spouse only)	Available within 31 days at retirement and termination

### **Optional Employee and Spousal Life**

Eligible Employees	40% (0.4 FTE) or greater, permanent or in a long assignment
Waiting period	Coverage takes effect on the date approved by the insurer
Maximum	\$300,000 in units of \$10,000
Termination	Age 70 or earlier retirement
Conversion	Available within 31 days at termination and termination

### **For Retirees (NSGEU and non-Union):**

#### **Basic Life Insurance**

Eligible Employees	If 55 or over, must have 10 years of continuous service with Capital Health and be eligible to receive a CDHA pension, or; if under 55, must have 10 years of continuous service with Capital Health and be eligible to receive an unreduced CDHA pension
Maximum	\$100,000
Termination	Age 65
Conversion	Available within 31 days at termination