



Loss of Life Benefits

- **New: Safety Vest Benefit** – Additional 25% while wearing an approved safety vest and death occurs when struck as a pedestrian at a motor vehicle accident or while directing traffic.
- **New: Military Death Benefit** – For Rostered Members. \$15,000 for death occurring within 12 months due to bodily injury sustained while serving or training on behalf of the Canadian Armed Forces or their respective Reserve unit.
- **Upgrade: Dependent Child & Education Benefit** – Increased to \$30,000 per child.
- **Upgrade: Spousal Support & Education Benefit** – Increased to \$15,000.
- **Upgrade: Memorial Benefit** – Increased to \$5,000
- **Upgrade: Repatriation** increased to \$20,000.
- **New: Dependent Elder Benefit** – \$5,000 per Dependent Elder as claimed on Canadian Individual Income Tax form.



Lump Sum Living Benefits

- **Upgrade: Accidental Dismemberment Benefits**
 - % of benefit increased in several areas.
 - 100% Principal Sum for Uniplegia.
- **Upgrade: Cancer Benefit** - Increased to \$7,500



Medical Expense Benefits

- **Upgrade: Cosmetic Plastic Surgery Benefit** – Increased to \$25,000.
- **Upgrade: Post-Traumatic Stress Disorder Benefit** – Increased to \$25,000.
- **Upgrade: Critical Incident Stress Management Benefit** – Increased to \$25,000.
- **Upgrade: Family Expense Benefit** – Payable with admission to the hospital. (3 day wait removed)
- **New: Family Bereavement and Trauma Counseling Benefit** – \$1,000 for a spouse, per dependent child, or per resident immediate family member.



Felonious Assault Benefit

- **Upgrade:** Increased to \$25,000 minimum or 50% of Accidental Death Benefit, whichever is greater.



Home Alteration and Vehicle Modification

- **Upgrade:** Increased to \$50,000 for expenses incurred within three years of a covered injury or illness that results in permanent and irrevocable loss.



Optional Benefits

- **Upgrade: Weekly Hospital Benefits** – Extended for up to 2 years.



Weekly Income Benefits

- **New: Coordinated 28 Day Total Disability Benefit***
 - Provides an additional benefit for the first 28 days in an effort to restore the member's Average Weekly Wage.
 - Identify the range of incomes among members and select a Coordinated 28 Day Benefit limit that reflects the income diversity of your organization.
 - The result will be a coordinated 28 day disability limit to adequately reimburse members during the first 28 days of disability.
- **New: Long-Term Total Disability** – Provides benefits to Age 70 (Extended Total Disability must be purchased)*



Total Disability Clarifications

- After 28 Day Disability Benefits coordinate with Workers' Comp benefits that are "paid or payable".
- After 28 Day Disability Benefits coordinate with Retirement Programs, provided by the Policyholder, Province, Union or other entity where eligibility is based on employment.
- After 28 Day Disability Benefits are payable up to 100% pre-disability wages.
- If a member returns to work Long-Term Total Disability benefits will cease.