

March 10, 2025

**To: Benefit Administrators / Human Resource Personnel / Union Partners**

**From: Lorne Shiplack  
Director Benefit Services, Employee Benefits**

**Re: NEW! Spousal Optional Life Insurance Soon Will Be Offered to Plan Members.**

The Employee Benefit Plans Board of Trustees is pleased to offer a new option to plan members who are enrolled in the Group Life Insurance Plan. As of May 1, 2025, plan members will have the option to purchase up to \$150,000 of optional life insurance for their spouse.

**Open enrolment from May 1, 2025, to June 30, 2025**

During the open enrolment period from May 1 to June 30, eligible plan members can apply for:

- \$150,000 **Employee Optional Life** without medical evidence;
- \$50,000 **Spousal Optional Life** without medical evidence;
- \$250, 000 **Voluntary AD&D** for employees and their eligible family members without medical evidence.

There will be an application for both Employee Optional Life insurance and Spousal Optional Life insurance mailed out to all plan members with their member’s annual statement on May 1, 2025.

**Spousal Optional Life insurance monthly premium**

The monthly premium cost of Spousal Optional Life insurance will be 100% paid by the plan member through payroll deduction with their employer. The premium rates are the same as Employee Optional Life insurance based on age and smoker or non-smoker status.

| Non-smoker | Age      | Smoker |
|------------|----------|--------|
| 0.044      | Under 39 | 0.088  |
| 0.075      | 40 to 44 | 0.150  |
| 0.106      | 45 to 49 | 0.213  |
| 0.250      | 50 to 54 | 0.450  |
| 0.425      | 55 to 59 | 0.750  |
| 0.594      | 60 to 64 | 1.050  |

The monthly premium calculation is: Multiply the amount of insurance by the rate and divide by \$1,000. **Example: \$100,000 of coverage for a 42-year-old non-smoker: (\$100,000 x \$0.075) / \$1,000 = \$7.50 monthly premium.**

### **Conditions to purchase optional insurance**

Plan members will only be eligible to purchase Employee Optional Life insurance during the May 1, 2025, to June 30, 2025, open enrolment if they are actively at work, under age 65, have not previously retired and currently have less than \$150,000 of Employee Optional Life insurance. If a plan member has previously applied for Employee Optional Life insurance and has been denied by the insurer, they will not be eligible.

The plan member's spouse will only be eligible for Spousal Optional Life insurance if the plan member is currently enrolled in the Group Life Insurance Plan, is actively at work, and both are under age 65.

The definition of a spouse is a person to whom you are legally married, or a person with whom you have been cohabiting in a spousal relationship for the past 12 months.

### **Purchasing after the open enrolment period**

After the May 1, 2025, to June 30, 2025, open enrolment, plan members can still purchase either Employee Optional Life or Spousal Optional Life insurance. All eligible employees can request an application for Employee Optional Life or Spousal Optional Life insurance at any time, but if beyond the first 90 days of enrolment, an evidence of insurability form will be required, and the application will be subject to the approval of the insurer.

### **Preparing as an employer**

Spousal Optional Life insurance will first become available on May 1, 2025. We ask that employers prepare their payroll systems so that premiums can be deducted.

For employers that are in the AIMS payroll system there is no preparation required as AIMS is already setup to administer and deduct premiums for Spousal Optional Life.

For employers that have their own payroll system, please contact your payroll provider to have your system setup to be able to deduct premiums for your employees that choose to purchase Spousal Optional Life insurance. When an employee is approved for Employee or Spousal Optional Life insurance, 3sHealth will notify you by email and their level of coverage will be included in your organizations next monthly Information Return (MIR) and invoice.

If you have any questions about this bulletin, please call a 3sHealth Benefit Services Officer at 1.866.278.2301 or email [ebp@3shealth.ca](mailto:ebp@3shealth.ca).