

Group Life Insurance Plan

The 3sHealth Group Life Insurance Plan was established in 1967 to provide Life and Accidental Death & Dismemberment insurance to eligible employees of 3sHealth participating employers.

About **44,000** health-care workers through over 80 health care employers currently belong to the plan.

More information on the plan can be found on-line in the [Plan Commentary Booklet](#).

Plan Highlights:

The plan offers four types of insurance:

- Basic Life, Basic Accidental Death & Dismemberment Insurance and Dependent Life Insurance
- Optional Life Insurance
- Voluntary Accidental Death & Dismemberment Insurance

Basic Life Insurance

Basic Life Insurance provides a benefit payable to your named beneficiary in the event of your death. There is no build-up of cash value.

The benefit amount payable is equal to two (2) times your annual salary, rounded up to the next \$1,000 subject to a maximum of \$1,000,000.

Please note: Employees enrolled in the plan prior to 1982 had a one-time opportunity to maintain their coverage at either one (1) or one and one half (1 ½) times their current salary.

Employees over the age of 65

If you are age 65 or older, and you work for an Employer on a permanent full-time basis or permanent part-time basis, or you work for an Employer on a casual or temporary basis and you meet the eligibility requirements, you are eligible for coverage under the plan. The benefit amount payable is equal to one (1) times your annual salary, round up to the next \$1,000 subject to a maximum \$250,000.

Students

If you are a Student and you work for an Employer on a permanent full-time basis or permanent part-time basis or you work for an Employer on a casual or temporary basis and you meet the eligibility requirements, you are eligible for coverage under the plan. Your Basic Life Insurance coverage will be limited to a flat \$2,000 amount.

Basic Accidental Death and Dismemberment Insurance

Basic Accidental Death and Dismemberment (AD&D) Insurance provides a benefit, payable to you or to your named beneficiary, in the event of a loss, or the loss of use of: life, limb, sight, hearing or speech due to an accidental injury. The benefit payable is a percentage of your Basic Life Insurance amount. In

the event of your accidental death, your Basic AD&D Insurance amount is payable in addition to your Basic Life Insurance amount. Basic AD&D Benefits are determined in accordance with the following table of losses:

Table of Losses	
Type of Loss	Coverage as a Percentage of your Basic Life Amount
Life	100%
Both hands or both feet or sight of both eyes	100%
One hand and one foot	100%
One hand and sight of one eye	100%
One foot and sight of one eye	100%
Speech and hearing in both ears	100%
One arm or one leg	75%
One hand or one foot or sight of one eye	50%
Speech	50%
Hearing in both ears	50%
Thumb and index finger or at least four fingers of one hand	25%
All toes of one foot	12.5%
Loss of use of both legs or both arms or both hands	100%
Loss of use of one leg or one arm	75%

The monthly premium rate of your Basic Life and AD&D Insurance is \$0.19 per \$1,000 of coverage.

Pursuant to your Employer’s personnel policies or collective bargaining agreements, monthly premium amounts for Basic Life and AD&D Insurance may be paid by the Employer, the Employee or cost shared between them. Please ask your Employer if you are not sure what, if any, portion of this premium is paid for by your Employer. If your Employer pays all or part of your monthly premium it is considered a taxable benefit to you.

Dependent Life Insurance

The Dependent Life Insurance benefit is payable to you if one of your dependents passes away. This coverage provides a benefit payable of \$10,000 on the life of a spouse and \$5,000 on the life of each eligible dependent child.

Effective September 1, 2018 if you have Basic Life Insurance coverage you automatically have Dependent Life Insurance, there is no need to elect Dependent Life Insurance coverage. You will have Dependent Life Insurance coverage regardless if you have a spouse or dependent child(ren), with no additional cost to you. This will ensure once you have an eligible spouse or an eligible dependent child(ren) they will automatically be covered for Dependent Life Insurance.

Optional Life Insurance

Eligible Employees have the option to purchase additional life insurance. The Optional Life Insurance benefit is payable to your beneficiary in the event of your death.

Optional Life Insurance is sold in units of \$10,000 to a maximum of 50 units or \$500,000. You may elect to purchase up to \$150,000 of Optional Life Insurance within the first 90 days you become eligible in the Plan. If you elect to purchase up to \$150,000 of Optional Life Insurance within your first 90 days you will not be required to provide medical evidence of your insurability. You must complete the required forms to make application for coverage. If you wish to purchase additional insurance or to change your existing additional insurance coverage [please contact a 3Shealth Benefit Services Officer](#).

You may elect to purchase Optional Life Insurance in excess of \$150,000 to a maximum amount of \$500,000. You must complete a medical questionnaire as application for coverage. Your Optional Life Insurance coverage in excess of \$150,000 to a maximum amount of \$500,000 is subject to the approval of the insurer.

If you wish to purchase Optional Life Insurance, or increase your Optional Life Insurance, after your first 90 days of eligibility in the plan, you must complete a medical questionnaire as application for coverage. Your Optional Life Insurance coverage is subject to the approval of the insurer.

You may elect to cancel or reduce your Optional Life Insurance at any time. Please ask your Employer for the required forms that are necessary to complete in order to reduce or terminate your coverage.

The monthly premium rate for Optional Life Insurance is calculated based on the following rate table. All premium amounts for Optional Life Insurance are payable by the Employee. All Employee premium amounts are paid through payroll deduction.

Optional Life Insurance Monthly Premium Rate

Per \$1,000 of Coverage

Non-Smoker Rates	Current Age	Smoker Rates
.044	Under age 39	.088
.075	40 – 44	.150
.106	45 – 49	.213
.250	50 – 54	.450
.425	55 – 59	.750
.594	60 – 64	1.050

For more information about the 3sHealth Group Life Insurance Plan, please refer to the [3sHealth Group Life Plan Commentary Booklet](#).

Voluntary Accidental Death and Dismemberment Insurance (AD&D)

Eligible Employees have the option to purchase additional AD&D insurance. The Voluntary AD&D Insurance benefit is payable to you in the event of a loss, or loss of use of: life, limb, sight, hearing or speech due to an accidental injury or in the event of your accidental death to your beneficiary.

You may elect to purchase Voluntary AD&D Insurance for yourself (single coverage), or for both you and your eligible dependents (family coverage). All Eligible Employees may elect to purchase Voluntary AD&D Insurance at any time. You must complete the required forms to make application for coverage; evidence of your insurability is not required. The forms will be provided to you by your Employer.

Voluntary AD&D Insurance is sold in units of \$10,000 to a maximum of 25 units or \$250,000. You may elect to cancel or reduce your Voluntary AD&D Insurance at any time. Please ask your Employer for the required forms that are necessary to complete in order to reduce or terminate your coverage.

The monthly premium rate for Voluntary AD&D Insurance is:

Single	Family
\$0.02 / \$1,000 coverage	\$0.04 / \$1,000 coverage

The monthly premium amounts for Voluntary AD&D Insurance are payable by the Employee. All Employee premium amounts are paid through payroll deduction.

For more information about the 3sHealth Group Life Insurance Plan, please refer to the [3sHealth Group Life Plan Commentary Booklet](#).