

## RETIREE BASIC LIFE INSURANCE

You have elected coverage under Retiree Basic Life Insurance. This benefit is payable to your named beneficiary in the event of your death due to any cause. You may name anyone you choose as your beneficiary. If you have not named a beneficiary or your named beneficiary is deceased at the time of your death, the benefit will be paid to your estate.

**AMOUNT OF COVERAGE:** **\$10,000**

**DURATION OF COVERAGE:**

- for your lifetime if you are an Administrative or Support Staff Retiree; or
- up to age 75 if you are an Academic Retiree.

### **COVERAGE PROVISIONS**

- If you do NOT ELECT this coverage when you first retire, it is not available to you at any future date.
- You may CANCEL this coverage on the first of any month with ADVANCE written notice to your college benefits plan administrator.
- For Administrative and Support Staff Retirees, coverage is cancelled coincident with the date you cease paying the required premium.
- For Academic Retirees, coverage terminates on the earlier of the date you cease paying the required premium or the end of the month in which you reach age 75.
- If you cancel this coverage at any time, this Retiree Basic Life Insurance is no longer available to you.

### **HOW TO MAKE A LIFE INSURANCE CLAIM**

Your college benefits plan administrator should be contacted immediately and will assist your beneficiary with the process of filing a death claim.

The following must occur as soon as possible after your death:

- A claim form must be completed by the college;
- A claim form must be completed by your beneficiary;
- The completed claim forms, along with a death certificate from the attending doctor or funeral home, must be forwarded to Sun Life.

It normally takes 3 to 4 weeks to process a claim; however, this may vary depending on the circumstances of each case. Sun Life makes every effort to keep the college benefits plan administrator informed of the status of the claim.

**YOU MAY VIEW THE CURRENT COPY OF THIS BENEFIT INFORMATION ON THE WEB AT [www.TheCouncil.on.ca/](http://www.TheCouncil.on.ca/) UNDER THE “BENEFITS” SECTION.**