

Accidental Death & Dismemberment (AD&D) Summary

Accidental death and dismemberment (AD&D) coverage is provided to active members of the HEB Manitoba Life Insurance Plan and their eligible family members. If you or your eligible family members are insured under the HEB Manitoba Life Insurance Plan and death is due to an accident, or you or they suffer the loss of a specified body part, or loss of use of a specified body part due to an accident, an AD&D benefit may be paid. In the event of claim, The Canada Life Assurance Company will require proof of claim.

The information below provides an overview of the AD&D benefits, exclusions, and limitations.

| ACCIDENTAL DEATH | AMOUNT PAYABLE: |
|---------------------------|--|
| Employee | Coverage equal to the Basic Life Insurance and Optional Life Insurance you elected to a maximum of five units (one Basic plus four Optional units) i.e. principal sum amount. Maximum benefits for the total of Employee Life Insurance with matching AD&D coverage is \$2,000,000. |
| Spouse or Dependant Child | Coverage equal to the Optional Family (Dependant) Life Insurance you elected to a maximum of ten units i.e. principal sum amount. Maximum benefits for the total of Family (Dependant) Life Insurance with matching AD&D coverage is \$200,000 for a Spouse and \$100,000 for a Dependant Child. |

| LOSS OF USE OF: | AMOUNT PAYABLE: | TOTAL PARALYSIS OF: | AMOUNT PAYABLE: |
|--------------------------|-------------------|---|-----------------------|
| One arm | 3/4 principal sum | Both arms and both legs (quadriplegia) | 2 times principal sum |
| One leg | 3/4 principal sum | Both legs (paraplegia) | 2 times principal sum |
| One hand | 2/3 principal sum | One arm and one leg on the same side of the body (hemiplegia) | 2 times principal sum |
| One foot | 2/3 principal sum | LOSS OF: | AMOUNT PAYABLE: |
| Thumb and index finger | 1/3 principal sum | Sight of one eye | 2/3 principal sum |
| Four fingers of one hand | 1/3 principal sum | Speech | 2/3 principal sum |
| | | Hearing in one ear | 1/3 principal sum |
| | | All toes on one foot | 1/4 principal sum |

WHAT ISN'T COVERED?

Losses from or related to:

- Suicide, regardless of the state of mind
- Intentional self-inflicted injury, regardless of the state of mind
- Viral or bacterial infections, except pyogenic infections that occur due to injury for the loss that's related to the claim
- Disease or infirmity
- Medical or surgical treatment other than surgical reattachment
- Air travel, except as a passenger in a licensed aircraft flown by a pilot certified to fly the aircraft
- Service in the armed forces of any country
- War, insurrection or voluntary participation in a riot
- Proof of claim submitted more than 15 months after the date of loss

GOOD TO KNOW

- **Reattachment surgery:** When you have reattachment surgery, you'll get half of your dismemberment benefit – even if you regain use. However, if your surgery fails – resulting in the removal of the reattached part – you'll be able to collect the other half of your benefit.
- **Body preparation and transport:** If a death occurs 50 km or more from your home, up to \$10,000 will go to prepare and transport the body to the place of burial or cremation.
- **Education benefit:** money for education programs and training if a loss leads to necessary job change.
- **Education and training:** If you die in an accident, your spouse may be eligible for money for a work training program. Your child or children may be eligible for money for their tuition if they sign up as a full-time student in a post-secondary school.
- **Family transportation benefit:** Up to \$2,000 for transportation and lodging expenses for immediate family members to join you when you are in the hospital more than 150 km from home as a result of a covered loss.

GETTING ASSISTANCE & CLAIMING BENEFITS

Call HEB Manitoba at: (204) 942-6591 or toll-free 1-888-842-4233
Email us at: info@hebmanitoba.ca or visit our website at: hebmanitoba.ca

This information has been prepared to provide you with a convenient summary of your benefits, in non-technical language. In all cases, the specific benefits available and the terms and conditions under which they are provided, are governed by the Group Agreement between Healthcare Employees' Benefits Plan (HEBP) and The Canada Life Assurance Company. In the event of any difference between the terms and conditions in the information provided in this summary or any other form of communication and those of the Group Agreement, the terms and conditions of the Group Agreement shall prevail. Payment of premiums does not guarantee coverage if HEB Manitoba has not received the required documentation, or if the provisions of the Plan are not met.