



Civil Service  
Superannuation  
Board

# Group insurance guidebook

How your  
insurance works



[cssb.mb.ca](http://cssb.mb.ca)

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## Legend



**Deadline applies**



**Important tip or fact**

Your benefits are set by the official insurance policies. If there is any difference between this summary and the policies, the policies apply. You can ask CSSB for a copy at any time.

This guide is available in other formats. The stories in this guide are examples based on common member experiences.

# Intro

Your insurance supports you and your family through life's unexpected challenges. We're here to help you understand your coverage.

With group insurance, you don't need to provide medical information to get initial coverage. You're automatically enrolled through your employer.

In this guidebook, you'll find information about:

- **Life insurance** – paid to your beneficiary (or beneficiaries) when you pass away
- **Accidental death and disablement insurance (AD&D)** – paid to you or your beneficiary if you are injured or die in an accident
- **Dependent insurance** – paid to you if your spouse or child dies

If you're looking for information about health insurance, talk to your employer. Your health insurance through work ends when you retire.



## Before retirement



Your employer manages your insurance. Contact your payroll department to change your coverage or beneficiaries.

Canada Life reviews and pays claims.

## After retirement



CSSB manages your insurance. Contact CSSB to change your coverage or beneficiaries.

Canada Life reviews and pays claims.



# Glossary

## **Beneficiary**

The person, people, or organization you choose to get an insurance payment when you die

## **Conversion or convert**

The option to continue your insurance privately at private rates, with no need to provide medical information

## **Death benefit**

Money paid to your beneficiary (or beneficiaries) when you die

## **Dependent**

An eligible spouse or child who is covered under your insurance

## **Insurance annual salary**

Your annual salary rounded to the nearest 1000, not including other types of compensation such as overtime

## **Premium**

The money you pay in exchange for financial protection (a payment) for your beneficiary

# Life insurance

Life insurance provides a tax-free payment to your beneficiary (or beneficiaries) when you pass away.

## Start your insurance

Your coverage starts on the first day of the first pay period after you become eligible for insurance.

You become eligible when:

- You start contributing to the CSSB pension plan, or
- You start working for an employer that participates in the insurance plan

Your employer deducts insurance premiums from your pay.

If you contribute to the CSSB pension plan, life insurance is mandatory unless your employer doesn't participate. Contact your payroll department to learn more.

## Insurance coverage

Your coverage is based on the class you select. There are five classes, each based on a multiple of your annual salary. The class is multiplied by your insurance annual salary to a maximum of \$1,000,000. For example, if you choose class 2, your coverage is double your annual salary.

Once you're eligible for life insurance, you're automatically enrolled in class 5. You can select a lower class when you complete your enrollment forms. To change your class after you enrol, see the **Change the amount of your insurance** section below.



**If you contribute to the CSSB pension plan, you can run an insurance estimate in your Online Services account. If not, contact CSSB for an estimate.**

## Beneficiaries

You can choose or change a beneficiary at any time. However, you must make the designation in a valid way, and you can't change a beneficiary that you made irrevocable. Keep your beneficiaries up to date to make sure the money goes to the right person or people.

To make changes, active employees must contact their employer. Retired employees must contact CSSB.

Your life insurance beneficiary is also the beneficiary of your AD&D insurance.

If you name a minor as a beneficiary, you should also name a trustee. Get legal advice to make sure the property or estate is set up and managed for the minor's benefit.

If there are no living beneficiaries when you die, the insurance is paid to your estate.



**After a life event such as marriage, separation or divorce, or the birth or adoption of a child, make sure to review and update your beneficiaries.**



### Quinn's story

When Quinn started working for Efficiency Manitoba, she was married to James. She chose James as her beneficiary when she set up her group life insurance.

A few years later, Quinn and James got divorced.

Quinn remarried Gary and had two children. Unfortunately, she forgot to update her life insurance beneficiary.

When Quinn died, her insurance beneficiary was entitled to a payment of \$200,000. Because Quinn never updated her beneficiary, it was paid to her ex-husband, James, instead of her current husband or children.

Stories like these are why it's important to review and update your beneficiaries regularly.

### Change the amount of your insurance

You can change your insurance class through your payroll department. If you want to increase your class, you must provide medical information to Canada Life and cover the cost.

If you reduce your life insurance class, it may reduce your AD&D insurance. It depends on your life insurance class. See the **Accidental death and disablement insurance** section for more information.

If your annual salary changes, it may increase or reduce your insurance coverage. If your salary increases, your coverage will increase too. The change takes effect when your employer records your new salary in their payroll system.

You can't change your life insurance class after you retire.

## Premiums

Your employer deducts premiums from your pay. Employees and employers share the cost for classes 1 to 4 but employees cover the full cost for class 5. Cost arrangements may vary depending on your employer.

For classes 1 to 4, typical biweekly premiums are:

- 6.44¢/\$1,000 of insurance for employees
- 2.76¢/\$1,000 of insurance for employers

For class 5, premiums are 9.20¢/\$1,000 of insurance.

Class	Annual salary	Typical biweekly employee premiums	Employee premium amount
1	\$30,000	$(30 \times 6.44¢ \times 1) =$	<b>\$1.93</b>
	\$50,000	$(50 \times 6.44¢ \times 1) =$	<b>\$3.22</b>
	\$90,000	$(90 \times 6.44¢ \times 1) =$	<b>\$5.80</b>
2	\$30,000	$(30 \times 6.44¢ \times 2) =$	<b>\$3.86</b>
	\$50,000	$(50 \times 6.44¢ \times 2) =$	<b>\$6.44</b>
	\$90,000	$(90 \times 6.44¢ \times 2) =$	<b>\$11.59</b>
3	\$30,000	$(30 \times 6.44¢ \times 3) =$	<b>\$5.80</b>
	\$50,000	$(50 \times 6.44¢ \times 3) =$	<b>\$9.66</b>
	\$90,000	$(90 \times 6.44¢ \times 3) =$	<b>\$17.39</b>
4	\$30,000	$(30 \times 6.44¢ \times 4) =$	<b>\$7.73</b>
	\$50,000	$(50 \times 6.44¢ \times 4) =$	<b>\$12.88</b>
	\$90,000	$(90 \times 6.44¢ \times 4) =$	<b>\$23.18</b>
5	\$30,000	$(30 \times 6.44¢ \times 4) + (30 \times 9.20¢) =$	<b>\$10.49</b>
	\$50,000	$(50 \times 6.44¢ \times 4) + (50 \times 9.20¢) =$	<b>\$17.48</b>
	\$90,000	$(90 \times 6.44¢ \times 4) + (90 \times 9.20¢) =$	<b>\$31.46</b>



## Approved leave of absence or layoff

There may be times when you are off work for an extended period. This might happen after a life event such as:

- Getting sick or injured
- Taking time off work to pursue your education
- Going on maternity, parental, or adoptive leave

When this happens, you need to decide if you want to **continue** or **stop** your insurance while on leave.

You can **continue** your insurance for up to four years by pre-paying the premiums. You'll need to pay both the employee and employer portions.

You don't need to pay it all at once; it can be done through post-dated cheques or e-Transfers, depending on your employer.

To **stop** your insurance, you must submit a form to your employer. If you don't submit the form, your insurance will continue and you'll be responsible for the full cost. Contact your payroll department for the form.

If you stop your insurance, your coverage ends on the last day of the pay period in which you paid premiums. It resumes when you return to work and pay premiums.



**You can stop insurance any time during your leave, but you'll be responsible for any premiums you owe until the stop date.**

## Mason's story

Mason works as a Corrections Officer for the Province of Manitoba. He recently adopted a child and decides to take three months off work to go on adoptive leave.

He wants to make sure his family has financial protection if something happens to him. For that reason, he decides to continue his group life insurance while he's on leave. This means his dependent and AD&D insurance will also continue.

Mason has to pay the full cost of his insurance while on leave, but for him, it's worth the peace of mind that insurance gives him.

## Disability: waive premium payments

If you're on long term disability (LTD) benefits, you can continue life insurance without paying premiums. To qualify, you must meet the rules set by Canada Life. Contact CSSB for more information.

If the waiver is approved, your life and dependent insurance will continue, but your AD&D insurance will stop until you return to work.

If you waive premiums, you need to provide initial and recurring medical information to Canada Life. This may cost more than your premiums.



**You must apply for a Waiver of Premiums within 365 days of starting LTD, ending your employment because of disability, or retiring.**

## End of insurance

If your employment ends, your insurance ends on the last day of the pay period in which you paid premiums.

If you die within 60 days of when your insurance ends, the death benefit will be the insurance amount you had before it ended.

## Convert to a private plan

When your employment ends, you can convert your life insurance to a private plan. This allows you to continue your insurance coverage with no need to provide medical information.


### Sofia's story


Several months ago, Sofia lost her job but she didn't want to lose her life insurance too. She decided to convert her insurance to a private plan.

One month after losing her job, she was diagnosed with cancer. If she had applied for insurance on her own, she would have needed to provide medical information. Her diagnosis would have made it difficult to qualify for coverage.

Because Sofia converted the coverage she had through work to a private plan, her coverage continued with no need to provide medical information.



 **Conversion may be a good option if your health has changed or you might not qualify for insurance if you have to provide medical information. However, private rates can be significantly more expensive than what you paid under the group plan.**



**To convert your insurance, apply and pay the first premium to Canada Life. You must apply within 60 days of leaving employment or retiring.**

The amount you can convert depends on whether you are leaving employment or retiring.

### Leave employment

You can convert all or part of your insurance coverage to a private plan within 60 days of leaving employment.

### Retire

You can convert the difference between the insurance coverage you had **before** retirement and the reduced amount you get **after** retirement. You must apply within 60 days of retiring. See the **Insurance reductions as you age** table below.

To learn more about how to convert insurance, contact Canada Life at **1.888.252.1847** or **stay\_covered@canadalife.com**.



**You can't convert coverage that is reduced because of age. You can only convert the coverage that is reduced at retirement.**

## Insurance after retirement

When you retire, your life insurance continues at a reduced rate as long as you start your pension right away.

If your employment ends and you don't start your pension within 30 days, your coverage ends.

CSSB administers your insurance in retirement. We deduct premiums from your monthly pension. Premiums are 20¢/\$1,000 of insurance.

In retirement, your insurance reduces as you age. When you turn 73, you stop paying premiums and your coverage reduces to \$8,000. This amount is paid to your beneficiary (or beneficiaries) when you pass away.

When you retire, CSSB will give you a personalized schedule. It will show how your insurance reduces over time.

### Insurance reductions as you age

Age	% of member insurance
Under 55	100%
55 to 59	75%
60 to 64	60%
65 to 69	40%
70 to 72	15%
73 and over	Coverage reduces to \$8,000 and no more premiums are required

After you retire, you can reduce your coverage to \$8,000 and stop paying premiums at any time. To do so, contact CSSB and ask for the form to reduce your retirement insurance.



**Your life insurance reduces to \$8,000 at different ages, depending on when you retire:**

- Age 75 if you are still working
- Age 73 if you have already retired

## Death: who to contact

If you die while still employed, your beneficiary or estate representative should contact your employer. If you're retired, they should contact CSSB.

When you die, your insurance beneficiaries are entitled to a death benefit. Keep your beneficiaries up to date to make sure the money goes to the right people.



# Accidental death and disablement insurance

This insurance provides you or your family with financial support if you die in an accident, get injured, or lose a body part.

With AD&D insurance, you'll get a payment if you're injured. Your beneficiary will get a payment if you die in an accident. The coverage aligns with your life insurance class.

## Start your insurance

If you're eligible for life insurance, you automatically get AD&D insurance. Retired members aren't covered and coverage can't be converted.

## Insurance coverage

Your AD&D coverage is based on your annual salary and life insurance class. Your coverage doesn't reduce as you age but it ends at retirement.

If your annual salary or life insurance class is reduced, it may also reduce your AD&D insurance.

## AD&D insurance benefit

Life insurance class	Maximum AD&D benefit	
	1	1 x annual salary
2	2 x annual salary	\$50,000
3, 4, or 5	3 x annual salary	\$75,000

## Premiums

Your employer pays for this benefit.

## Beneficiaries

If you're injured, **you** receive the AD&D insurance payment.

If you die in an accident, **your life insurance beneficiary** receives the AD&D insurance payment.

## Approved leave of absence or layoff

If you choose to continue life insurance during a leave or layoff, your AD&D insurance will also continue. You must prepay the premiums.

If you continue your insurance, you'll be responsible for the full cost of your life, dependent, and AD&D insurance.

## Claims

Send claims to your payroll department.

## Death and disablement benefit

The table below shows which injuries are covered by your AD&D insurance. The death or loss must be accidental and occur within 365 days of the accident.

A loss is the total permanent loss of use of the thumb, finger, hand, foot, arm, leg, or eye. Canada Life determines the loss.

Depending on the type of loss, you may get the full AD&D benefit or a percentage of it.

## Covered losses

Loss	Coverage amount
Total disability	100%
Life	100%
Both hands	100%
Both feet	100%
Sight in both eyes	100%
One hand and one foot	100%
One hand or one foot, and the sight of one eye	100%
One arm	66.67%
One leg	66.67%
One hand	50%
One foot	50%
Sight in one eye	50%
Thumb and index finger of the same hand	25%

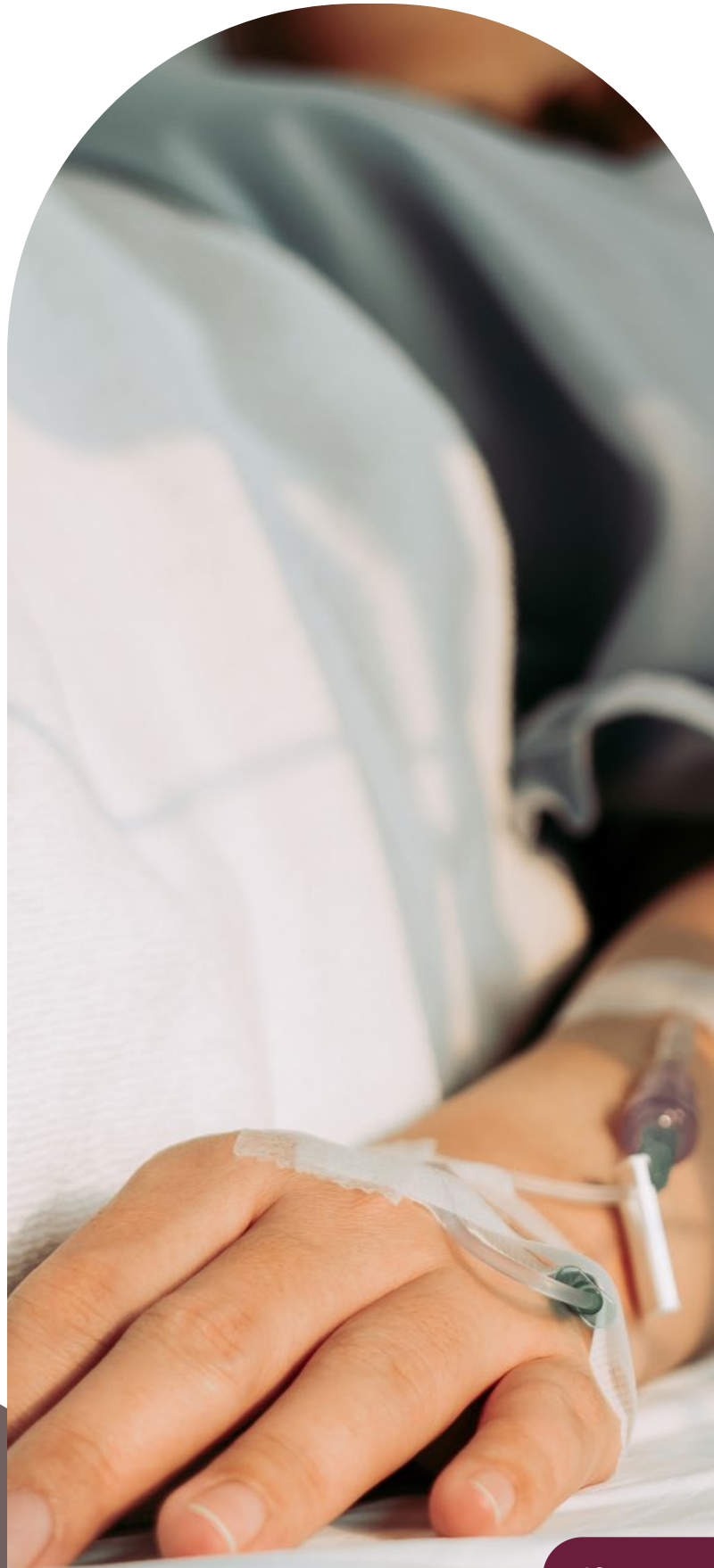
This benefit isn't paid if the death or injury is caused by:

- suicide
- self-inflicted injury
- illness or disease
- war
- insurrection or hostilities of any kind
- participation in a riot or civil commotion
- parachuting
- gliding
- travel in any aircraft that functions as a kite, glider, or balloon
- travel in any aircraft, unless it's for business related to your employer
- travel in any aircraft, unless you're a passenger
- travel in any aircraft, piloted by a licensed pilot and used for transportation only (like a commercial aircraft)

### **Laura's story**

After a car accident, Laura lost one arm and sight in one eye. Based on her injuries, Canada Life determines that Laura is entitled to 100% of her AD&D insurance benefit.

Laura chose class 4 for her life insurance, so her maximum AD&D benefit is \$75,000. She receives the full insurance payment.





**The total amount payable from the total disability benefit and the AD&D benefit can't be greater than 100% of your AD&D benefit.**

**Example: A member goes through two types of losses in the covered losses table on page 12.**

**The coverage amounts add up to more than 100%, but they still only get 100% of the benefit.**

## Total disability benefit

You get this benefit if you become totally and permanently disabled within 30 days of an accident. It's paid out after your disability continues for 365 days in a row. Canada Life determines this.

## Leave employment or retire

When you leave your job or retire, your AD&D insurance will end on the same date.

## Convert to a private plan

You can't convert AD&D insurance. To get this coverage elsewhere, you'll need to research a private plan.

# Dependent insurance

Dependent insurance provides you with a tax-free payment if your spouse or a child in your care dies before you.

If a dependent passes away, notify your employer or CSSB.



**You're automatically enrolled in dependent insurance at the maximum number of units—even if you have no dependents. To change this, contact your payroll department.**

## Start your insurance

To qualify, you must:

- participate in the life insurance plan
- have a spouse under age 70, and/or
  - have one or more unmarried children under 22 years old, and/or
  - have one or more unmarried children who become permanently disabled before their 22nd birthday (as defined by Canada Life)

A **spouse** is someone you're legally married to. It can also be someone you've lived with for at least one year and consider your spouse.

You can waive the one-year live-in requirement if you provide medical information for your spouse. The medical information must meet Canada Life's requirements.

A **child** includes any child of your spouse or common-law partner who is under your care and custody. It can also include a stillborn child.

Any other children in your care and legal custody or guardianship must be named in writing and filed with your employer.

A dependent can't be insured if they are:

- in full-time service in the Armed Forces, or
- divorced from you, or
- living outside of Canada or the United States

To insure your spouse or a child in your care, contact your payroll department.

## Insurance coverage

Your insurance coverage is based on the number of units you choose.

If you decrease your coverage, you can still increase it later. First, you must provide the dependent's medical information to Canada Life. If medical exams are needed, you must pay for the cost.

If you have multiple jobs, your total coverage is still capped at \$70,000 for your spouse and \$14,000 for each eligible child.



**The cost of your coverage is the same whether you have one or multiple dependents.**

## Add or remove dependents

If you have a new spouse or child, let your employer know as soon as possible. This will ensure you have coverage for the people who matter most to you.



**If you want to add a new dependent to your insurance but you don't have coverage yet, apply within three months of getting the new dependent. Otherwise, you have to provide medical information to Canada Life.**

## Dependent insurance benefit

Number of units	1	2	3	4
<b>Spouse</b>	\$17,500	\$35,000	\$52,500	\$70,000
<b>Each child</b>	\$3,500	\$7,000	\$10,500	\$14,000
<b>Biweekly premium</b>	\$1.60	\$3.20	\$4.80	\$6.40



## Kenji's story

When Kenji starts working for Research Manitoba, he is single. He's automatically enrolled in dependent insurance, but because he has no spouse or children, he decides to opt out.

Three years later, Kenji marries Logan. He contacts his employer to re-enrol in dependent insurance and add his new spouse. Kenji applies for insurance within three months of getting married, so he doesn't need to provide medical information for his husband.

Fifteen years later, Logan passes away. Kenji has three units of dependent insurance, so he receives a payment of \$52,500.

## Premiums

If you're an active employee, your employer deducts premiums from your pay. When you retire, CSSB deducts premiums from your monthly pension.

## Beneficiary

You are the beneficiary of your dependent insurance. You receive a tax-free payment if a dependent passes away.

If you're employed when a dependent passes away, contact your employer. If you're retired, contact CSSB.

## Insurance after retirement

When you retire, your dependent insurance coverage will reduce. CSSB deducts premiums from your pension payment.

### Dependent insurance in retirement

Number of units	1	2	3	4
Spouse	\$8,750	\$17,500	\$26,250	\$35,000
Each child	\$1,750	\$3,500	\$5,250	\$7,000
Biweekly premium	\$3.48	\$6.96	\$10.44	\$13.92

## Approved leave of absence or layoff

If you continue life insurance during a leave of absence or layoff, your dependent insurance will also continue. During this time, your insurance is not co-paid with your employer.

## Disability: waive premium payments

If you apply to waive life insurance premiums and Canada Life approves it, this also applies to your dependent insurance. Your coverage will continue without premium payments until you recover or turn 65.



**You can cancel your dependent insurance after you retire but you can't reapply later.**

## End of insurance

Your dependent insurance ends:

- On the last day of the pay period during which you paid premiums
- If you have a spouse, on the last day of the month in which they turn 70
- If you have a child, on the last day of the month in which they turn 22

## Convert to a private plan

You can convert dependent insurance on your spouse to a private policy at private rates.



**If you want to convert your insurance, apply and pay within 60 days of retiring or leaving employment. Otherwise, you'll need to provide medical information.**

When you die, your spouse can convert the dependent policy you had on their life to a private policy.

For more information or to apply, contact Canada Life at **1.888.252.1847** or **stay\_covered@canadalife.com**.

## Death: who to contact

If your spouse or child passes away, contact your employer if you're still working. If you're retired, contact CSSB.



# Contact

## Working members: contact your employer

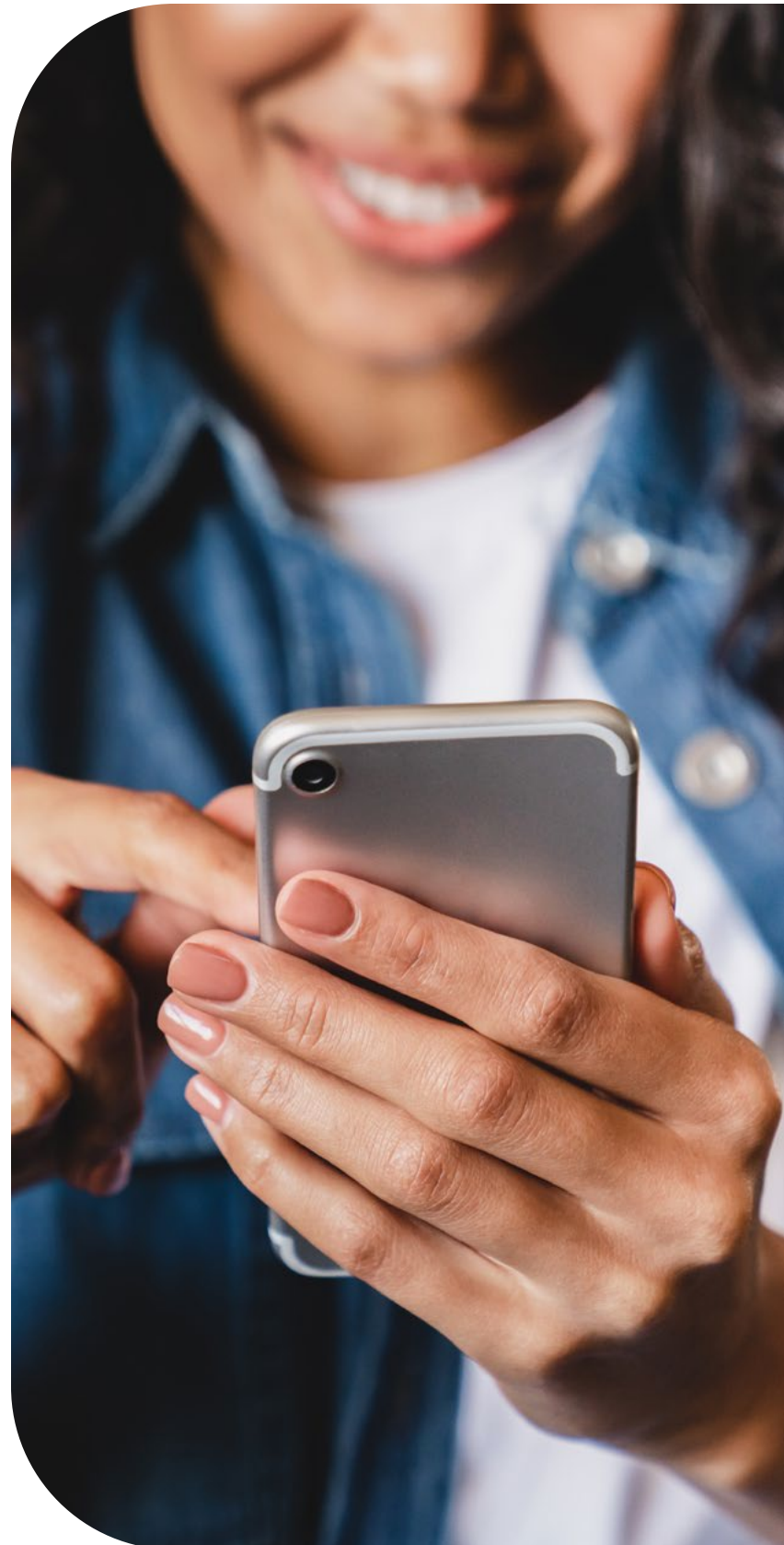
While you're still working, contact your employer to change or make a claim on your life insurance, AD&D insurance, or dependent insurance.

## Retired members: contact CSSB

If you're retired and have started your pension, contact CSSB about your life or dependent insurance.

**P** 204.946.3200  
**TF** 1.800.432.5134 (Canada)  
**F** 204.945.0237  
**E** [askus@cssb.mb.ca](mailto:askus@cssb.mb.ca)  
**W** [cssb.mb.ca](http://cssb.mb.ca)

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