

## CHOICES BENEFITS PLAN

### MEDICAL EVIDENCE OF GOOD HEALTH INFO SHEET

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#### LONG TERM DISABILITY & BASIC LIFE INSURANCE

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##### Initial Enrolment (e.g. Jan 1, 2016)

- Medical evidence of good health **is not** required to **move down** to any option
- Medical evidence of good health **is not** required to move up by one option (e.g. Option 1 to Option 2)
- Medical evidence of good health **is** required to **move up more than one option**
  - If you choose to move up more than option (e.g. Option 1 to Option 3) you will be automatically moved to the next higher option (e.g. Option 2) until your medical evidence of good health is approved by the insurance company

##### Life Event

- Medical evidence of good health **is not** required to **move to any higher option** when you experience a Life Event (e.g. Option 1 to Option 3)

##### Re-enrolment (e.g. Jan 1, 2018)

- Medical evidence of good health **is not** required to move **down** to any option
- Medical evidence of good health **is** required to **move up to any higher option**
  - If you choose to move up an option (e.g. Option 1 to Option 2) you will remain in your current option (e.g. Option 1) until your medical evidence of good health is approved by the insurance company

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#### VOLUNTARY BENEFITS

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##### Employee & Spousal Optional Life

- Current benefit amounts have been transitioned automatically to CHOICES – no medical evidence of good health is required
- Any new coverage amounts require medical evidence of good health
  - Coverage requiring medical evidence of good health will be effective when your medical evidence of good health is approved by the insurance company

##### Voluntary Accidental Death & Dismemberment (AD&D)

- Medical evidence of good health **is not** required

##### Voluntary Critical Illness

- There is a guaranteed issue amount of \$10,000 that **does not** require medical evidence of good health
- Amounts in excess of \$10,000 **require** medical evidence of good health
  - If you choose an amount in excess of \$10,000 you will automatically be enrolled in \$10,000 of coverage - requiring no medical evidence of good health. The amount in excess of \$10,000 will be effective when your medical evidence of good health is approved

ALL OTHER BENEFITS NOT LISTED **DO NOT** REQUIRE MEDICAL EVIDENCE OF GOOD HEALTH AT ANY TIME.