

CHOICES BENEFITS PLAN

MEDICAL EVIDENCE OF GOOD HEALTH INFO SHEET

LONG TERM DISABILITY & BASIC LIFE INSURANCE

Initial Enrolment	<ul style="list-style-type: none"> • Medical evidence of good health is not required for any option
Life Event	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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 <ul style="list-style-type: none"> ○ 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

VOLUNTARY BENEFITS

Employee & Spousal Optional Life	<ul style="list-style-type: none"> • All 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)	<ul style="list-style-type: none"> • Medical evidence of good health is not required
Voluntary Critical Illness	<ul style="list-style-type: none"> • 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.