

November 16, 2016

**To: Participating Employers
3sHealth Employee Benefit Plans**

**From: Alana Shearer-Kleefeld
Director, Benefits Administration, Employee Benefits**

Re: Benefit Changes at Age 65

3sHealth Employee Benefits has developed two letter templates for employers to use to advise employees that their 3sHealth benefit plan coverage will reduce at age 65. The two letters enclosed are:

1. CUPE/ SEIU employees at age 65
2. OOS/ SUN employees at age 65

In addition, we have enclosed the *Group Life Conversion Privilege Notification Form (M5725)* and the *Group Life Privilege Member Fact Sheet (M6236)*. The *Group Life Conversion Privilege Notification Form (M5725)* is required by the employee if they wish to apply for conversion of the 1 x salary coverage amount they will lose when they turn age 65. When sending the letter to the employee please ensure both the *Group Life Conversion Privilege Notification Form (M5725)* and *Group Life Privilege Member Fact Sheet (M6236)* are enclosed.

If you would like the 3sHealth Employee Benefits Department to send these letters to your employees when they turn age 65 on your behalf, please contact Alana by telephone 306.347.5599 or by email alana.shearer-kleefeld@3shealth.ca

Yours truly,



Alana Shearer-Kleefeld
Director, Employee Benefits Department

November 16, 2016

PERSONAL AND CONFIDENTIAL

<Click to Choose> [First Name] [Last Name]
«AddressBlock»

Dear <Click to Choose> [Last Name]:

**RE: Health Shared Services Saskatchewan (3sHealth)
Benefits Changes at Age 65
[First Name] [Last Name], Benefit ID# [BID]**

Our records indicate that you will turn age 65 on [age 65 date].

Under the provisions of the 3sHealth Group Life Insurance Plan, your basic life insurance coverage will automatically reduce to 1 x your annual salary to a maximum of \$250,000 on your 65th birthday. Your optional life insurance coverage will terminate on your 65th birthday including [\$ Optional coverage, smoker/nonsmoker] Optional Life Insurance, [Dependent Life Insurance], and [\$ Voluntary AD&D coverage /family or single] Voluntary Accidental Death and Dismemberment Insurance.

You may apply to Great-West Life to convert an amount up to 1 x annual salary of your basic life insurance and/or your optional life insurance to an individual insurance policy within 31 days of your 65th birthday. Please note that some restrictions may apply. Additional information about group life conversion is enclosed.

Under the provisions of the 3sHealth [SEIU or CUPE affiliation] Disability Income Plan, your long term disability coverage will end on your 65th birthday. Your disability coverage will be limited to bridge benefits only effective [date turns age 65].

If you are enrolled in the SHEPP pension plan, you may continue to make contributions to SHEPP until December 1st of the year of your 71st birthday.

There will be no change to your Extended Health Care and Dental Plan benefits upon turning 65. Your Extended Health Care and Dental Plan benefits will continue for as long as you continue to meet the eligibility requirements of the Plan.

You may continue to contribute to the Canada Pension Plan until you reach age 70. If you wish to stop contributing you must provide confirmation that you are receiving Canada Pension Plan Benefits by providing us with a copy of your letter from the Canada Pension Plan indicating the month your benefits will commence. You must also complete and return an Election to Stop Contributing to the Canada Pension Plan form (form CPT30E). Forms are available at www.cra.gc.ca, or you may contact the Payroll & Benefits Office.

Yours truly,

Your Name
Title

Enclosure(s)

November 16, 2016

PERSONAL AND CONFIDENTIAL

<Click to Choose> [First Name] [Last Name]
«AddressBlock»

Dear <Click to Choose> [Last Name]:

**RE: Health Shared Services Saskatchewan (3sHealth)
Benefits Changes at Age 65
[First Name] [Last Name], Benefit ID# [BID]**

Our records indicate that you will turn age 65 on [age 65 date].

Under the provisions of the 3sHealth Group Life Insurance Plan, your basic life insurance coverage will automatically reduce to 1 x your annual salary to a maximum of \$250,000 on your 65th birthday. Your optional life insurance coverage will terminate on your 65th birthday including [\$ Optional coverage, smoker/nonsmoker] Optional Life Insurance, [Dependent Life Insurance], and [\$ Voluntary AD&D coverage /family or single] Voluntary Accidental Death and Dismemberment Insurance.

You may apply to Great-West Life to convert an amount up to 1 x annual salary of your basic life insurance and/or your optional life insurance to an individual insurance policy within 31 days of your 65th birthday. Please note that some restrictions may apply. Additional information about group life conversion is enclosed.

Under the provisions of the 3sHealth [SUN, General] Disability Income Plan, your long term disability coverage under the Plan will automatically end on your 65th birthday [date turns age 65].

If you are enrolled in the SHEPP pension plan, you may continue to make contributions to SHEPP until December 1st of the year of your 71st birthday.

There will be no change to your Extended Health Care and Dental Plan benefits upon turning 65. Your Extended Health Care and Dental Plan benefits will continue for as long as you continue to meet the eligibility requirements of the Plan.

You may continue to contribute to the Canada Pension Plan until you reach age 70. If you wish to stop contributing you must provide confirmation that you are receiving Canada Pension Plan Benefits by providing us with a copy of your letter from the plan indicating the month your Canada Pension Plan Benefits will commence. You must also complete and return an Election to Stop Contributing to the Canada Pension Plan form (form CPT30E). Forms are available at www.cra.gc.ca, or you may contact the Payroll & Benefits Office.

Yours truly,

Your Name
Positions

Enclosure(s)

Group Life Conversion

You may be entitled to convert your group life insurance to an individual life insurance policy without providing medical evidence.

If your life insurance from Great-West Life has been terminated or reduced, you may be entitled to purchase a conversion individual life insurance policy, without providing medical evidence of insurability, if:

- it is within the provisions of your group insurance contract, and
- your completed application for conversion individual insurance and the first premium is received by Great-West or Freedom 55 Financial within **31 days** of your group insurance being terminated or reduced.

To apply for a conversion policy, ask your plan administrator to provide you with a completed Group Life Conversion Privilege Notification form (M5725) which indicates the amount of insurance.

To convert your group life insurance, you must contact a Great-West or Freedom 55 financial security advisor*, and provide him/her with the Group Life Conversion Privilege Notification form.

* If your current advisor is licensed to sell Freedom 55 or Great-West products, he/she can assist you in the conversion process.

You can also apply for a non-conversion individual life insurance policy, which provides more flexible and personalized coverage. However, you will be required to provide medical evidence of insurability satisfactory to the insurer.

For information on your conversion options, please check your group insurance booklet or contact your plan administrator.

If I apply for a non-conversion life insurance plan but do not qualify medically, can I still apply for the conversion life insurance plan?

If you do not qualify medically when you apply for non-conversion life insurance, and you are eligible for a conversion life insurance plan, we will automatically proceed with the conversion life insurance plan that does not require medical evidence.

Will the new individual life plan cost the same as the group life plan?

Both conversion and non-conversion individual life premium rates depend on a number of factors, including the age and gender of the person insured. Based on these factors, the individual life insurance plan rates may be higher than group life premium rates you are currently paying.

If I convert to an individual policy, will I be reimbursed for any group life premium already paid?

No. Your group insurance coverage is "term insurance," which does not have a cash value.

When do I need to make a decision?

You must apply for your conversion life policy and pay the first premium within 31 days of your group life coverage being terminated or reduced.

If I choose to convert my life insurance, will I be covered during the conversion period?

Yes. Your group life coverage that is in effect before the date of termination or reduction will continue during the conversion period.

Please note that the respective plan documents and group policies, as amended from time to time, are the governing documents. If there is any variation between the information in this summary and those governing documents, the governing documents will prevail.



Plan Member/Spouse Section

If your Great-West group life insurance has been terminated or reduced, you may be entitled to purchase a conversion life insurance policy, without providing medical evidence of insurability if:

- > it is within the provisions of your group insurance contract, and
- > your completed application for conversion individual insurance and the first premium in full is received by Great-West or Freedom 55 Financial within **31 days** after your group insurance terminates or reduces.

You can also apply for an individual insurance policy, which provides more flexible and personalized coverage; however, you will be required to provide medical evidence of insurability satisfactory to the insurer. If you apply for a Great-West or Freedom 55 individual life insurance policy within 31 days of your group insurance reduction/termination, and you do not qualify medically, we will automatically proceed with a conversion life insurance policy that does not require medical evidence.

To convert your group life insurance to a Great-West or Freedom 55 conversion or individual life insurance policy, you must contact a Great-West or Freedom 55 Financial security advisor and provide him/her with this form. If your current advisor is licensed to sell Great-West or Freedom 55 products, he/she can assist you in the conversion process. Otherwise, please contact the advisor listed below, or visit our Web sites at www.greatwestlife.com and click on *Contact Us - Contact someone* or www.freedom55financial.com and click on *Contact Us* to find The Resource Centre or Freedom 55 Financial office in your area.

Plan Administrator Section

Complete the fields below, give one copy of this form to the plan member upon termination or reduction of coverage, and keep one copy for your files.

1. Financial Security Advisor Information (if applicable)

Conversion Contact	Telephone No. ()	Fax No. ()
Address		

2. Plan Member/Spouse Information

Plan Member's Name	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth Month Day Year
Spouse's Name (if eligible for spousal conversion)	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth Month Day Year
Address		Telephone No. ()

3. Group Life Insurance Information

Group Policy Name:					
		Policy No.:	Reduced/Terminated Amount:	Combined Conversion Maximum:	Date Insurance Reduced/Terminated (Month/Day/Year)
Plan Member	Basic		\$	\$	(Month/Day/Year)
	Optional		\$		(Month/Day/Year)
	Supplementary		\$		(Month/Day/Year)
Spouse	Basic		\$	\$	(Month/Day/Year)
	Optional		\$		(Month/Day/Year)

4. Plan Administrator Information

Date (Month/Day/Year)	Name of Plan Administrator (Please print)
Telephone No. ()	Plan Administrator signature