

Voluntary Insurance Information

for Saskatchewan Teachers and Their Families



Portaplan

July 2018

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This booklet contains general information only. In the event of a discrepancy between the benefits outlined in this booklet and those in the master policy with Manulife Financial (G-21087-600), benefits will be determined by the provisions set out in the master policy.

Introduction

Portaplan is a non-profit, group life insurance plan established by the Saskatchewan Teachers' Federation for Saskatchewan teachers and their families. This Plan offers term life, dependant life and accident insurance in addition to the coverage provided by the mandatory Teachers' Group Life Insurance Plan. Participation in Portaplan is optional and all premiums are paid by the policyholder.

This Plan is administered by the Saskatchewan Teachers' Federation and Manulife Financial underwrites the insurance provided and pays all benefits.

Why Choose Portaplan?

Whether you're just starting your career, expanding your family, buying a new home or preparing for retirement, Portaplan can help provide financial protection for your loved ones and peace of mind for you.

Here are just a few of the reasons why you should consider Portaplan insurance:

- Portaplan offers affordable insurance coverage at competitive group rates.
- Special offers are available for first- and second-year STF members and eligible dependent children.
- Portaplan insurance will follow you anywhere – coverage can continue even if your teaching contract ends or you leave the country.
- If you're eligible for Portaplan insurance, your spouse and eligible children can purchase their own policy – even if you don't have a Portaplan policy.
- Term life insurance can help cover funeral costs, student loans, mortgage payments or child-care expenses and ensure your family can maintain the same standard of living when you're gone.

Contact Us

If you have any questions or require more information, please contact Portaplan and one of our service representatives will be happy to assist you.

Portaplan

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Eligibility

Term Life Insurance

You're eligible to apply for Portaplan term life insurance if you're under 65 years of age, a resident of Canada and you meet one of the following criteria:

- You hold a valid Saskatchewan teacher's certificate.
- You're enrolled full-time in the College of Education at the University of Saskatchewan or the Faculty of Education at the University of Regina.
- You're employed as a secretary or treasurer for a Saskatchewan school division or are a member of the League of Educational Administrators, Directors and Superintendents.
- You're employed by the Saskatchewan Teachers' Federation or the TCU Financial Group.

Spouse and Eligible Children Aged 16 to 25

If you meet one of the above eligibility requirements, your spouse and/or 16 to 25-year-old child can apply for their own policy. You don't need to be a Portaplan policyholder in order for your spouse and eligible children to have their own policy.

Your spouse must be under 65 years of age and a resident of Canada at the time of application.

For purposes of this insurance, Spouse means:

- A person who is your legal spouse, or
- A person who has lived with you for at least 12 consecutive months in a role like that of a marriage partner.

In circumstances where more than one individual meets the definition of spouse above, the person who qualifies last under the definition will be eligible to apply for insurance.

To be eligible to apply for coverage, your birth, adopted, step or foster child must be at least 16 years of age but under age 26, and a resident of Canada at the time of application. If your child is approved for coverage and subsequently has a spouse, their spouse is also eligible to apply for their own policy, as are any of their eligible children.

Dependant Life and Accident Insurance

You must have at least one unit of Portaplan term life insurance to be eligible to apply for dependant life insurance or accident insurance.

Application Process

To initially apply for, or subsequently increase your Portaplan insurance, please complete and submit the following to Portaplan:

- 1) Portaplan Insurance Application
- 2) Beneficiary Designation form
- 3) Pre-Authorized Debit (PAD) Agreement (optional)
- 4) A deposit in the amount of three times the applicable monthly premium

When applying for insurance, medical evidence of insurability is required unless otherwise indicated. Your application will not be accepted if the medical questions under the Statement of Insurability section of the application form are not completed. Additional information may be required in order for the insurer, Manulife Financial, to assess your application. If this is the case, you'll be advised by mail.

If your application is approved by Manulife Financial, Portaplan will mail you the details of your coverage. If you don't qualify for any reason, your premium deposit will be returned to you.

Please note that any new or additional coverage must be purchased before your 65th birthday.

Special Offers

First Year of STF Membership

If you're in your first year of STF membership, you can apply for \$20,000 (one unit) of term life insurance at no cost for the remainder of the policy year. Also, evidence of good health is not required for the first \$40,000 (two units) of term life insurance, if the application is received in the first year of STF membership.

Second Year of STF Membership

Evidence of good health is not required for \$20,000 (first unit) of term life insurance applied for in the second year of STF membership, provided it is an initial application.

Child Aged 16 to 25

Evidence of good health is not required for the first \$60,000 (three units) of term life insurance on an initial application by an eligible child aged 16 to 25.

Dependant Life Insurance

If you apply for dependant life insurance within one year of the date of gaining a dependant (e.g., date of marriage or date of birth or adoption of a child), evidence of the dependant's good health will not be required. Also, no evidence of good health is required when a second or subsequent dependant is added to the policy. Definitions of spouse and dependent child are provided under the Dependant Life Insurance section of this booklet.

Effective Date

If your application is approved by Manulife Financial, you'll receive confirmation of your new coverage and a Certificate of Insurance. The effective date of your coverage will be retroactive to the date Portaplan initially received your application form, provided premiums are paid when due.

Premium Payment – New Coverage

If your application for new or additional insurance is approved, and you submitted a Pre-Authorized Debit (PAD) Agreement, payment(s) will begin to be withdrawn from your bank account in the month following approval of your insurance.

If you have not implemented automatic withdrawal from your bank account, an invoice will be sent to you and you can choose to pay the amount owing by one of the alternative payment methods available (see Payment of Premiums).

Beneficiary Designation

Policyholders are encouraged to designate one or more beneficiaries to receive any death benefit payable from their term life insurance, and accident insurance (if purchased). To add or change a named beneficiary, submit a signed Beneficiary Designation form to Portaplan by mail, email or fax. You may elect any person(s) or organization(s) as your beneficiary. Please appoint a trustee for any minors. If your estate is the beneficiary, the death benefit cannot be paid until the will is probated.

If dependant life insurance has been purchased, the beneficiary is the policyholder. If accident insurance has been purchased, benefits resulting from accidental injury will be paid to the policyholder.

Provided your beneficiary is not irrevocable, you can change your beneficiary designation at any time by submitting another Portaplan Beneficiary Designation form. Be sure to keep a copy of your completed form for your records.

Assignment to Financial Institution/Mortgage Insurance

Many policyholders purchase Portaplan insurance in place of the mortgage insurance available through their financial institution. To implement this option, term life insurance benefits are assigned to a financial institution.

You can assign your term life insurance proceeds to any financial institution in Canada. To do so, you must fill out and submit the Portaplan Assignment of Insurance as Collateral form.

Your Privacy

Portaplan collects personal information relevant to your insurance coverage including your name, address, teacher's certificate number (if applicable), birth date and dependant information. This information is secured and shared within the Federation and Manulife Financial in order to maintain our databases, and provide insurance and other related services to you. We don't provide information to anyone other than you, except under specific circumstances, and only when authorized by you in writing.

Manulife Financial or its reinsurers may obtain from, or release information in your file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.

You have certain rights of access and correction with respect to information in your file. Medical information may be released only to you through your personal physician. A request for access or correction must be made in writing and may be sent to Portaplan.

Term Life Insurance

Term life insurance provides a lump-sum benefit should death occur during the term of coverage. The term of coverage for Portaplan is one year. Insurance coverage can be renewed for an additional term at the rates and conditions in effect on the renewal date each year. The Portaplan policy renewal date is July 1.

Coverage and Premiums

Term life insurance is available in units of \$20,000 up to a maximum of \$400,000 (20 units). Therefore, you can choose the amount of coverage that best suits your individual needs.

Monthly premium rates are based on age, gender and smoking status. Benefit amounts are based on age and decrease automatically on the renewal dates following your 71st, 76th and 81st birthdays.

Effective July 1, 2018, the monthly rates per unit of term life insurance are:

Schedule of Benefits		Premium Rates Effective July 1, 2018			
		Smoker		Non-Smoker	
Age Band	Unit Value	Male	Female	Male	Female
<=25	\$ 20,000	\$ 1.40	\$ 0.48	\$ 0.88	\$ 0.28
26-30	20,000	1.48	0.78	0.95	0.48
31-35	20,000	1.38	1.03	0.80	0.63
36-40	20,000	1.55	1.43	1.00	0.85
41-45	20,000	2.53	2.38	1.68	1.45
46-50	20,000	4.50	4.13	2.70	2.48
51-55	20,000	6.78	6.08	3.78	3.58
56-60	20,000	11.68	9.43	6.30	5.55
61-65	20,000	22.15	15.55	11.73	9.15
66-70	20,000	38.78	26.43	20.53	15.55
71-73	17,000	49.45	33.70	26.18	19.83
74-75	17,000	69.23	44.99	36.66	26.46
76-78	12,000	65.97	41.09	34.94	25.34
79-80	12,000	85.76	49.34	45.42	30.42
81-83	7,000	62.53	36.39	33.12	24.02
84-85	7,000	78.16	48.40	41.40	31.95
86	7,000	93.80	57.39	49.67	40.37
87	7,000	107.87	62.35	57.13	43.86
88	7,000	118.66	67.31	62.84	47.34
89	7,000	124.59	72.28	65.98	50.82

Special Offers

Portaplan has special offers for individuals who apply for term life insurance in their first or second year of STF membership, as well as for eligible children aged 16 to 25. For more information, please refer to the Application Process section in this booklet.

Limitations and Exclusions

If death occurs as a result of suicide, while sane or insane, the benefit amount paid will be limited to the amount of term life insurance which has been in effect for two or more years.

Termination of Coverage

Term life insurance coverage terminates when one of the following occurs:

- The required premiums are not paid when due.
- The policyholder enters full-time active service in any armed forces.
- The term life insurance coverage is cancelled.
- The attained age of the policyholder on the renewal date is 90.

Reinstatement of Coverage

If insurance terminates due to non-payment of premiums, insurance may be reinstated at any time within three years subject to satisfactory evidence of insurability and payment of all unpaid premiums due from the date of termination.

Conversion Privilege

If you terminate or reduce your coverage under this policy and the conditions required by Manulife Financial are satisfied, you'll be eligible to continue all or part of the insurance by converting it to an individual policy without providing evidence of insurability. This must be done within 31 days of your coverage being terminated or reduced and the initial premium must be enclosed with the application. You must request this option from Portaplan.

Dependant Life Insurance

Portaplan dependant life insurance provides a benefit in the event of the death of your spouse or dependent children. You must have at least one unit of term life insurance in order to apply for this coverage. Dependant life insurance provides coverage in addition to any term life insurance coverage your spouse or dependent children may have under their own Portaplan policy.

For purposes of dependant life insurance:

Spouse means:

- A person who is your legal spouse, or
- A person who has lived with you for at least 12 consecutive months in a role like that of a marriage partner.

In circumstances where more than one individual meets the definition of spouse above, the person who qualifies last under the definition will be the eligible spouse.

Dependent Children means your unmarried birth, adopted, step or foster children who are:

- Dependent upon you for support and maintenance; and
- Under age 21, or under age 25 and in full-time attendance at an accredited educational institution; or any age if incapable of supporting themselves due to a physical and/or mental disability, and incapable of engaging in any substantially gainful activity; and
- Not employed on a full-time basis (more than 37.5 hours per week).

Evidence of good health is not required if you apply within one year of the date of gaining a dependant (e.g., date of marriage, date of birth, adoption of a child). Also, no evidence of good health is required when a second or subsequent dependant is added to the policy.

Coverage and Premiums

A monthly premium of \$2.25 covers your spouse for one unit of term life insurance, and each of your dependent children for \$5,000 of term life insurance, regardless of the number of dependants you have.

The amount of coverage on the life of your spouse is based on your age on the renewal date (insurance age) immediately before your spouse's date of death.

Schedule of Benefits	
Age of Policyholder on Renewal Date	Unit Value
16-70	\$20,000
71-75	17,000
76-80	12,000
81-89	7,000

Termination of Coverage

Dependant life insurance terminates when one of the following occurs:

- The term life insurance is terminated.
- The required premiums are not paid when due.
- The dependant life insurance coverage is cancelled.
- The attained age of the policyholder on the renewal date is 90.
- The dependant no longer meets the required criteria.

Conversion Privilege

If your spouse is under age 65 when you die, they may convert your unit of dependant life coverage to one unit of their own term life insurance coverage without providing evidence of good health. **This option must be exercised within 90 days of your death.**

Accident Insurance

Portaplan accident insurance provides financial protection in the event of an accidental death or specified injuries resulting from an accident. You must have at least one unit of term life insurance in order to apply for this coverage.

Coverage and Premiums

Accident insurance is available in units of \$20,000 and decreases automatically when you attain age 71, 76 and 81, respectively. The maximum amount of accident insurance available is equal to the amount of term life insurance coverage purchased.

The benefit for loss of life under this insurance will be paid in addition to the death benefit under your term life insurance.

The monthly premium is \$0.45 per unit of coverage. The value of each unit is as follows:

Schedule of Benefits	
Age of Policyholder on Renewal Date	Unit Value
16-70	\$20,000
71-75	17,000
76-80	12,000
81-89	7,000

The following table lists the benefits that are payable for a loss covered under this insurance. The benefits specified in the table will be paid only if the covered loss:

- 1) Is the result of an accidental injury.
- 2) Occurs within 365 days of the accidental injury.
- 3) Is total and irreversible or irrevocable.

In the case of loss of speech or hearing, or the loss of an arm, hand, leg, fingers or toes, the loss must be continuous for 12 months and determined to be permanent before any benefit will be paid.

Table of Covered Losses	
Covered Loss	Coverage
Life	100% of benefit amount plus Loss of Life Benefits described on page 12 and 13.
Paraplegia, quadriplegia or hemiplegia	200% of benefit amount
One hand and one foot; both hands or both feet; sight of both eyes; one hand and sight of one eye; one foot and sight of one eye; speech and hearing in both ears	100% of benefit amount
One arm or one leg	75% of benefit amount
One hand or one foot; sight of one eye; speech or hearing in both ears	66 2/3% of benefit amount
Thumb and index finger on one hand or at least four fingers of one hand	33 1/3% of benefit amount
Hearing in one ear; all toes of one foot	25% of benefit amount

If you suffer a covered loss due to unavoidable exposure to the elements of nature, the loss will be considered to have occurred as a result of an accidental injury.

If you disappear and your body is not found within 365 days after the accidental destruction or disappearance of a conveyance in which you were travelling, for purposes of this insurance you will be deemed to have died by accidental injury (provided there is no evidence to the contrary).

Additional Accidental Injury Benefits

If you suffer a covered loss as a result of an accidental injury, you may be eligible for these additional benefits:

Family Transportation Benefit – If you're hospitalized at a location 100 kilometres or more from your place of residence, this benefit provides for reimbursement of hotel and travel expenses incurred by an immediate family member. Expenses must be reasonable and necessary, as determined by the insurer. This benefit is limited to \$5,000 per accident.

Home Alteration and Vehicle Modification – If your accidental injury results in paraplegia, quadriplegia, hemiplegia, or a loss of, or loss of use of, both feet or

both legs, this benefit provides reimbursement for the cost of alteration of your principal residence and/or vehicle to make them wheelchair accessible. The expenses must be reasonable and necessary, as determined by the insurer, and incurred within three years of the date of your accidental injury. The maximum paid under this benefit is \$10,000.

Hospitalization Allowance – If you're hospitalized for more than seven consecutive days, a monthly benefit equal to one percent of the amount payable under the Table of Covered Losses, to a maximum of \$2,500, will be paid during your confinement. The benefit period is limited to 12 months.

Rehabilitation Benefit – If, as a result of an accidental injury, you suffer a covered loss and require participation in a formal rehabilitation program in order to return to gainful employment, Portaplan will pay reasonable and necessary expenses incurred within three years from the date of your accidental injury, to a maximum of \$10,000. Reimbursement is not provided for room and board or other living, travelling or clothing expenses.

Additional Loss of Life Benefits

Other benefits that may be payable in the event of your accidental loss of life include:

Child-Care Expenses – This benefit covers the reasonable and necessary expenses incurred for the continuation of child care, or for the beginning of child care which starts within 90 days from the date of your death on behalf of a dependent child under 13 years of age, or a dependent child 13 years of age or older with a mental or physical disability. Benefits are limited to the lesser of \$3,000 or three percent of your accident coverage, per child, per year, for a maximum of four years. Room and board or other living, travelling or clothing expenses are not eligible for reimbursement. If you don't have eligible dependent children at the time of your death, it, \$2,500 will be paid to your beneficiary.

Children's Education Expense – Each dependent child enrolled as a full-time student in a post-secondary institution, or who enrolls within 365 days from the date of your accidental death, is eligible for reimbursement of education expenses. Benefits are limited to the lesser of \$5,000 or five percent of your accident coverage, per child, per year, for a maximum of four years. Room and board or other living, travelling or clothing expenses are not eligible for reimbursement. If, at the time of your death, you have dependent children who are not eligible for this benefit, your beneficiary will receive \$1,500 for each such dependent child.

Seatbelt Benefit – If your death occurred while driving or riding in an automobile, an additional benefit equal to 10 percent of your accident coverage will be paid if you were wearing a seatbelt. The police report of the accident must certify that the seatbelt was properly fastened.

Spousal Occupational Training Benefit – This benefit will pay the cost if your spouse must participate in a formal training program to qualify for employment in an occupation for which your spouse did not otherwise have sufficient qualifications. The benefit is limited to actual expenses incurred within three years from the date of your accidental death, to a maximum of \$10,000, and does not include room and board or other living, travelling or clothing expenses. Your spouse must demonstrate that the expenses are reasonable and necessary.

Repatriation Expenses – If your accidental death occurs 100 kilometres or more away from your normal place of residence, this benefit reimburses reasonable and necessary expenses incurred for the preparation and transportation of your body to your place of residence. The total benefit for repatriation cannot exceed \$10,000.

Waiver of Premiums – If your spouse is insured under Portaplan at the time of your death, your spouse's coverage can be continued, without payment of premium, for the six-month period following your death.

Limitations and Exclusions

Any loss must be the result of an accident, must occur within 365 days of the accident and must be complete and irrecoverable. Also, the accident must be the sole cause of death or the covered injury.

Payment will be made only for one loss, the greatest sustained by the policyholder as the result of any one accident. No benefit is payable for any loss directly or indirectly related to:

- Suicide or self-inflicted injury, whether the person is sane or insane.
- War, insurrection, the hostile action of any armed forces (regular army, navy or air force) or participation in a riot or civil commotion.
- An infection (except pyogenic infections from an accidental cut or wound), illness or disease or the medical treatment of any illness or disease, or physical or mental infirmity.
- Riding in, boarding or leaving, or descending from, any aircraft as a pilot, operator or member of its crew.
- The committing of or attempt to commit an assault or criminal offence, other than impaired driving.

The total amount reimbursed for any expense under this insurance and any other benefit, policy or plan providing similar coverage issued to the Federation cannot exceed 100 percent of the eligible expenses incurred. Benefits may be subject to reasonable and customary limits.

Termination of Coverage

- The term life insurance is terminated.
- The required premiums are not paid when due.
- The accident insurance coverage is cancelled.
- The attained age of the policyholder on the renewal date is 90.

Payment of Premiums

Premiums are due when your initial application of insurance is approved and on subsequent renewal dates. If payment is not received when due, your insurance coverage will be terminated.

Premiums can be paid by one of the following methods:

- **Automatic Withdrawal**

Premiums will be withdrawn directly from your bank account on either a monthly or annual basis. To implement this method, please complete a Pre-Authorized Debit (PAD) Agreement, attach a void cheque or details from your financial institution and return it to Portaplan. Your account must be with a financial institution located in Canada and it must be in Canadian funds.

- **Credit Card**

Payment can be made using Visa or MasterCard. Call Portaplan at 1-800-667-7762 or 306-373-1660 in Saskatoon to process your payment. The total amount owing must be paid.

- **Cheque**

Pay the total annual premium by cheque, made payable to Portaplan. Please include your policy number on your cheque or attach the remittance slip provided at the bottom of your Premium Notice. (A remittance slip is provided if this payment option was selected for the previous insurance renewal.)

- **Online Payment for TCU Financial Group Members**

If you're a member of the TCU Financial Group, you can pay your total annual premium online. Visit www.tcufinancialgroup.com and log in to online banking. To add Portaplan as a payee, enter STF Portaplan as the Payee Name. The account number is your personal policy number, which can be found on your Certificate of Insurance or the Premium Notice sent to you for renewal of your insurance.

Policy Renewal

The term of coverage for Portaplan is one year. Insurance coverage can be renewed for another term based on the premium rates in effect on the renewal date.

You'll be invoiced annually for the amount of your renewal premiums. To avoid termination of insurance, premiums must be paid within 30 days of the renewal date.

Premium Rebates

The Portaplan fund must meet specific annual reserve requirements, which are affected by both internal and external factors. In years when there are funds available after reserve requirements have been met, the STF Pension and Benefits Board of Directors may make the decision to provide a premium rebate to policyholders.

The premium rebate, if any, is applied as a credit toward the next year's term life insurance premiums and is shown separately on the annual Premium Notice.

If You Become Disabled

If you have Portaplan insurance and you become totally disabled prior to age 60 and the disability lasts for at least six consecutive months, you may be eligible to have your Portaplan premiums waived. Satisfactory evidence of total disability must be provided. To obtain the required forms, please contact Portaplan.

Total Disability is defined as bodily incapacity preventing you from engaging in any occupation for which you are or may reasonably become qualified.

If you're approved for a premium waiver, the premiums will be waived for as long as your total disability continues or until the date your insurance would normally cease.

All insurance benefits are frozen at the level of coverage in effect at the date the Plan begins to pay your premiums. Coverage decreases in accordance with the Schedule of Benefits in effect at the time the value of the unit is frozen.

Changing Coverage

Increasing Coverage

To increase your Portaplan coverage, you must apply for new or additional insurance in the same manner as a new applicant. Medical evidence of insurability is required and your application must be approved by the insurer, Manulife Financial. Your current coverage is not affected.

Any new or additional coverage must be purchased before your 65th birthday.

Decreasing or Cancelling Coverage

If you would like to decrease your coverage or cancel all or a portion of your Portaplan policy, please contact Portaplan. The cancellation or decrease will become effective on the first of the month following receipt of your request.

Changing Your Personal Information

To ensure you receive the annual premium notices and any policy updates, it's critical that your insurance records are accurate. You must notify Portaplan if there is a change in your personal or dependant information by completing the appropriate forms.

All Portaplan forms are available on the Federation website, www.stf.sk.ca, or by contacting Portaplan.

Name or Address Change

Portaplan requires written notification of any address change. Our records are updated as soon as we receive this information, provided the notification is dated and signed by the policyholder.

To change your name or address, complete a Name/Address Change form and mail, email or fax it to Portaplan.

Change in Your Smoking Status

You must notify Portaplan if there is a change in your smoking status by submitting a Declaration of Smoking Status form. Failure to do so could result in a claim being denied by the insurer, Manulife Financial.

To change your smoking status from smoker to non-smoker, you must not have smoked any cigarettes, cigars, pipes, e-cigarettes or used tobacco in any form within the last 12 months.

If you have declared yourself as a non-smoker, and you subsequently use tobacco in any of the forms stated above, at any time, you must notify Portaplan of a change to your smoking status.

The applicable adjustment will be made to your premiums effective the first day of the month following receipt of your Declaration of Smoking Status form.

Making a Claim

In the event of death or other loss, contact the Saskatchewan Teachers' Federation as soon as possible. Portaplan staff will provide the necessary forms and advise the beneficiary of any additional documentation required to support the claim. **Written proof of death or other loss must be submitted within 12 months of the date of death or accidental injury.**



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