Guidelines For Extension of Coverage for Leave of Absence/Temporary Lay-Off

Where a plan member's employment has been terminated by a plan sponsor, group benefit coverage ends immediately unless provided otherwise under the group contract. A plan sponsor may request that coverage for certain benefits be extended on an insured or non-insured (i.e. administrative) basis during any notice period required by law (statutory period) and during which the plan sponsor is required to provide the terminated plan member with group benefits coverage.

All requests to extend group benefits coverage after the statutory period will be reviewed by Canada Life. No extension of group benefits coverage is in force unless approved in writing by Canada Life.

BENEFITS ELIGIBLE FOR EXTENSION	BENEFITS NOT ELIGIBLE FOR EXTENSION
➢ Basic Life to a maximum of $500,000	➢ Life Waiver of Premium Benefit
➢ Basic AD&D to a maximum of $500,000	➢ AD&D Waiver of Premium Benefit
➢ Healthcare (excluding Out of Country, Global Medical Assistance/Travel Assistance)	➢ Short Term and Long Term Disability Benefits
➢ Dentalcare	➢ Out of Country Coverage (under Healthcare)
➢ Basic Critical Illness	➢ Global Medical Assistance/Travel Assistance Coverage (Healthcare)
➢ Teladoc Medical Experts	➢ Optional Life Insurance
➢ Contact	➢ Optional/Voluntary AD&D Insurance
➢ Healthcare Spending Account	➢ Optional Critical Illness
➢ Health SolutionsPlus	
➢ Wellness Account	
➢ Lifestyle Account	

What length of extension will Canada Life consider providing?

Canada Life will consider an extension for up to 12 months. Longer periods may be considered on an exception basis to a maximum of 24 months.

When will an extension expire?

An extension will expire on the earliest of;

- The end of the extension period agreed to by Canada Life;
- The date the individual's coverage under the plan would have terminated for a reason other than termination of employment;
- The date that Canada Life is advised the terminated plan member is eligible for coverage through another group benefits plan;
- The date the group contract with Canada Life terminates; and
- The date of termination of benefits coverage for the division or affiliated company to which the terminated plan member belonged.

How do I request an extension?

Canada Life's policies and practices with respect to the extension of benefits coverage following termination of employment are subject to change without notice. To request an extension, complete the Request for Extension of Coverage For Employment Termination form and send it to Canada Life. Details of any extension of benefits coverage should not be communicated to a terminated plan member until the extension has been approved in writing by Canada Life.

Requests for an extension of benefit coverage must be made on the same basis for all terminated plan members in like circumstances. If Canada Life has approved an extension, insured benefits coverage will be provided on a premium paying basis and non-insured benefits coverage will be administered in accordance with the applicable services agreement with the plan sponsor.

The MEARIE Group Employee Benefit Program REQUEST FOR BENEFIT CONTINUATION FORM (LOA/Lay-Off

THE MEARIE GROUP USE ONLY

Insurer		Policy No.	

SECTION 1: Plan Member Information	
Employer Name	
Division Number	Class Number
Plan Member ID	Payroll ID (if applicable)
Plan Member Name FIRST NAME:	LAST NAME:
Date of Hire (MM/DD/YYYY):	First Day of LOA/Lay-Off (MM/DD/YYYY):
Expected Return to Work Date from LOA/Lay-Off (MM/DD/YYYY):	Reason for the LOA/Lay-Off, and where the Member will be located during the leave.

SECTION 2: Benefit Continuation Request

Please indicate ONLY those benefits to be continued (if applicable) and the last date of coverage. Note: benefits not listed below will be discontinued on the first day of LOA/Lay-Off. Benefit continuances during a period of LOA/Lay-Off should be managed in accordance with your employment policies and practices, but in no event may STD/LTD be continued more than 31 days after the date the LOA/Lay-Off begins or more than 6 months after the date the LOA/Lay-Off begins for all other benefits. If the continuance period you are requesting extends beyond these periods permitted under the policy, prior approval from the insurer is required.

BENEFIT	**BENEFIT AMOUNT**		**LAST DAY OF COVERAGE REQUESTED** (MM/DD/YYYY)
☐ Basic Term Life insurance (to a maximum of $500,000)			
☐ Basic Life Insurance			
☐ Supplemental and Optional Life Insurance			
☐ AD&D Insurance (to a maximum of $500,000)			
☐ Long-Term Disability			
☐ Short-Term Disability			
☐ Health	☐ Single	☐ Family	
☐ Dental	☐ Single	☐ Family	
☐ Employee Assistance Program (EAP)			
☐ Best Doctors			
☐ Healthcare Spending Account			
☐ Critical Illness			
☐ Other (Please specify)			

SECTION 3: Plan Administrator Authorization (no signature required)

☐ As the plan administrator, I authorize The MEARIE Group to process the changes noted above.

Plan Administrator Name (Signature)	Date (MM/DD/YYYY)

The Plan Administrator is responsible for the following:

1. Obtaining legal advice regarding termination of employment and continuation of benefits, if applicable,
2. Collecting any required plan member premium contributions for the benefits to be continued, as applicable,
3. Advising The MEARIE Group if, subsequent to the approval of continuation of benefits, coverage should cease earlier than requested; and,
4. Informing the plan member of the terms and conditions under which coverage is being continued.