canada life™

APPLICATION FOR ENROLMENT

Newfoundland Labrador

Please print clearly and complete both sides of this form, in INK. Section 1 is to be completed by the plan administrator and sections 2 through 10 are to be completed by the plan member.

1. Plan administrator section

This section is to be completed by the plan administrator.

Plan number: 168074

Plan sponsor: Government of Newfoundland and Labrador

Member ID #: (found on drug card): _____ Employee #: (assigned by employer): _____

Eligible date of employment: Month _____ Day _____ Year _____

Effective date of coverage: Month _____ Day _____ Year _____

Occupation: _____ Earnings: $ _____ per ☐ year ☐ month ☐ week ☐ hour

Plan member province of residence: _____ Plan member province of employment: _____

2. Plan member information

This section is to be completed by the plan member.

Please print clearly in INK.

Plan member name (print): _____
last name first name middle initial

Gender: ☐ Male ☐ Female ☐ Undisclosed ☐ Other Date of birth: Month _____ Day _____ Year _____

Plan member mailing address:

Street address: _____

City: _____ Province: _____ Postal code: _____

Do you have a spouse (married, common-law or civil union spouse)? ☐ Yes ☐ No

Do you have dependant children, including full time students or funcrtionally impaired adults? ☐ Yes ☐ No

How many dependants in total, including spouse? _____

3. Mandatory healthcare benefits

☐ Single ☐ Family ☐ Waive

Note: You can waive Healthcare coverage only if your spouse is also an employee/retiree with the Government of Newfoundland & Labrador and s/he **has enrolled in** family health coverage.

Spouse's Employer's Name: _____ Spouse's Member ID #: _____

If you lose spousal coverage you must apply for coverage within 31 days of loss of such coverage. If you do not apply within 31 days you and your dependants may be required to provide proof of insurability acceptable to Canada Life to be covered.

Please see your plan administrator for details.

4. Dependant information

This section is to be completed by the plan member. **Complete this section if the plan includes health and/or dental coverage and you have not refused such coverage for your dependants in section 3. If there are more than four dependants, please attach a separate list. Please print clearly, in INK.**

Spouse Information

Last name	First name	Middle Initial	Date of birth mm/dd/yy	Gender
				☐ Male ☐ Undisclosed ☐ Female ☐ Other

What group benefits coverage does your spouse have through their employer?

Where applicable, benefit payments will be coordinated between this plan and your spouse's plan.

HEALTHCARE				DENTALCARE				VISIONCARE			
Single	Family	Waived	None	Single	Family	Waived	None	Single	Family	Waived	None
☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐	☐

Dependant Information

Add	Change	Delete	Last name	First name	Middle Initial	Date of birth mm/dd/yy	Gender	Full time student	Functionally impaired dependant
☐	☐	☐					☐ Male ☐ Undisclosed ☐ Female ☐ Other	☐	☐
☐	☐	☐					☐ Male ☐ Undisclosed ☐ Female ☐ Other	☐	☐
☐	☐	☐					☐ Male ☐ Undisclosed ☐ Female ☐ Other	☐	☐
☐	☐	☐					☐ Male ☐ Undisclosed ☐ Female ☐ Other	☐	☐

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5. Optional Benefits

This section to be completed by the Plan Member.

If you wish to apply for Optional benefits coverage offered under the Government of Newfoundland & Labrador benefits plan please indicate your choices below. If you wish to cancel Optional benefits coverage, please indicate in the space provided. **If no selection is made it is understood you have declined all Optional Benefits listed below.**

If evidence of insurability is required please complete the Evidence of Insurability Coverage Detail and Medical & Lifestyle Questionnaire, form M5995(GNLHO).

Optional Employee Life (Policy No. 168076)

***For a plan member who is covered as both an employee and as a spouse under the GNL policy the maximum amount of Optional Employee Life and Optional Spousal Life Insurance that can be applied for is $300,000 combined**.

☐ I elect Optional Employee Life coverage up to $100,000 offered to new employees within the first 31 days (no medical evidence required).

Amount: _____

☐ I elect Optional Employee Life coverage for an amount over $100,000 and have completed the M5995(GNLHO).

Existing amount: _____ New amount: _____ (can be purchased in units of $10,000)

Total Amount: _____ (maximum of $300,000)

☐ I decline coverage

Optional Spousal Life (Policy No. 168076)

***For a plan member who is covered as both an employee and as a spouse under the GNL policy the maximum amount of Optional Employee Life and Optional Spousal Life Insurance that can be applied for is $300,000 combined**.

☐ I elect Optional Spousal Life coverage up to $100,000 offered to spouses of new employees within the first 31 days with the completion of the Declaration of Good Health or the M5995(GNLHO).

Amount: _____

☐ I elect for Optional Spousal Life coverage for an amount over $100,000 and have completed the M5995(GNLHO).

Existing amount: _____ New amount: _____ (can be purchased in units of $10,000)

Total Amount: _____ (maximum of $300,000)

☐ I decline coverage

Optional AD&D (Policy No. 168076)

☐ I elect coverage (no medical evidence required)

☐ Employee Total Amount: _____ (can be purchased in units of $10,000 to a maximum of $300,000)

☐ Family

☐ I decline coverage

Optional Critical Illness (Policy No. 168076)

☐ I wish to apply for coverage and have completed the M5995 (GNLHO):

☐ Employee $25,000 ☐ Spouse $10,000 ☐ Child $5,000 (no medical evidence required for children under the age of 16)

☐ I decline coverage

Optional LTD (Policy No. 168001)

***Long Term Disability coverage is available to employees who are under the age of 65 and participate in the Public Service Pension Plan, Uniformed Services Pension Plan or the Members of the House of Assembly Plan**.

☐ I elect coverage. Please notify your Plan Administrator of any buyback or transfer of pensionable service as this may impact your premiums. Please complete M5995(GNLHO) if applying for Optional LTD after 31 days from eligible date of employment.

☐ I decline coverage

Optional Dental (Policy No. 168074)

☐ I elect coverage ☐ Single ☐ Family If applying for Dental benefits after 31 days from eligible date of employment coverage will be limited to $100 in the first 12 months.

☐ I decline coverage

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6. Beneficiary Designation for Basic Life / AD&D (168074), Optional Life / Optional AD&D (168076)

This section is to be completed by the plan member. This section must be completed to designate a beneficiary for your Life and/or AD&D benefits, if applicable. If you wish to designate a separate beneficiary for your Optional Life and/or Optional AD&D benefit please complete a separate beneficiary form M6463 and attach to your Application for Enrolment. **The original or copy of this form will be required for a life claim. Crossed out beneficiary designations must be initialed. Please print clearly in INK.**

I hereby revoke all previous beneficiary designations and designate the following as beneficiary(ies).

Primary Beneficiary

last name	first name	middle initial	Percent allocated	Relationship to plan member

To be divided as follows: ☐ As per the percentage indicated above, or
☐ In equal shares to the survivor(s)

You may change this beneficiary designation at any time upon notice to Canada Life. If you wish to make the beneficiary designation irrevocable (meaning you may not change the designation or make certain changes to your coverage under the plan without the written consent of the beneficiary) please complete form #M6348 BIL.

Note: Where Quebec law applies and you have designated your married spouse or civil union spouse as beneficiary, the designation will be irrevocable unless you check the box marked "Revocable", below.

I hereby make the above beneficiary designation:

☐ **Revocable, I may change this beneficiary designation at any time**

For Quebec Applicants Only - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator(s), unless a valid trust has been established for the benefit of the beneficiary, by Will or by separate contract, to receive any such payment and Canada Life has been provided notice of the trust. If a valid trust has already been established, designate the trust as the beneficiary in this section. **Before designating a trust, you should seek legal advice.**

For All Other Applicants - If designating a beneficiary who is a minor or who lacks legal capacity you may wish to appoint a trustee/administrator by completing form #M6242 BIL. This appointment may not be suitable for all purposes.
Before designating a trustee, you should seek legal advice.

7. Contingent Beneficiary Designation for Basic Life / AD&D (168074), Optional Life / Optional AD&D (168076)

If you wish to appoint a contingent beneficiary in the event that there are no surviving primary beneficiaries at the time of your death, please complete this section.

If there are no surviving benficiaries at the time of my death, I declare that the following Contingent Beneficiaries shall receive the proceeds. If there are no surviving Contingent Beneficiaries at the time of my death, the proceeds shall be paid to my estate.

Contigent Beneficiary

last name	first name	middle initial	Percent allocated	Relationship to plan member

To be divided as follows: ☐ As per the percentage indicated above, or

☐ In equal shares to the survivor(s)

You may change this beneficiary designation at any time upon notice to Canada Life. If you wish to make the beneficiary designation irrevocable (meaning you may not change the designation or make certain changes to your coverage under the plan without the written consent of the beneficiary) please complete form #M6348 BIL.

Note: Where Quebec law applies and you have designated your married spouse or civil union spouse as beneficiary, the designation will be irrevocable unless you check the box marked "Revocable", below.

I hereby make the above beneficiary designation:

☐ **Revocable, I may change this beneficiary designation at any time**

For Quebec Applicants Only - Benefits payable under this plan to a beneficiary who, at the time payment is to be made, is a minor or lacks legal capacity, will be paid to their tutor(s) or curator(s), unless a valid trust has been established for the benefit of the beneficiary, by Will or by separate contract, to receive any such payment and Canada Life has been provided notice of the trust. If a valid trust has already been established, designate the trust as the beneficiary in this section.
Before designating a trust, you should seek legal advice.

8. Trustee appointment

You may wish to appoint a trustee/ administrator by completing this section

An original or copy of this form will be required for a life claim..

Please print clearly, in INK.

DO NOT COMPLETE THIS SECTION IF YOU ARE A QUEBEC RESIDENT

If designating a beneficiary who is a minor or who lacks legal capacity you may wish to appoint a trustee/administrator by completing this form. This appointment may not be suitable for all purposes.

If you are designating a trustee/administrator, we recommend you consult with a legal advisor, and with any proposed trustee/administrator.

Do not complete this section if you have made another trustee/administrator appointment.

I hereby appoint the following trustee to receive and to hold in trust, on behalf of any beneficiary, money payable to the beneficiary under this group benefits plan where, at the time payment is to be made, the beneficiary is a minor or otherwise lacks legal capacity. Any such payment, to its extent, will release The Canada Life Assurance Company from further liability. The trustee shall act prudently and may use the money, including any returns on it or investments made, for the education and/or maintenance of the beneficiary. The trust will terminate once the beneficiary is of the age of majority and has legal capacity. At that time, the trustee shall deliver to the beneficiary all assets held in trust.

Trustee last name	first name	middle initial	Relationship to plan member

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9. Privacy

This section explains Canada Life's commitment to privacy.

At The Canada Life Assurance Company we recognize and respect the importance of privacy.

Your personal information:

When you apply for coverage, we establish a confidential file that contains your personal information like your name, contact information, and products and coverage you have with us. Depending on the products or services you apply for and are provided with, this may also include financial or health information. Your information is kept in the offices of Canada Life or the offices of an organization authorized by Canada Life. You may exercise certain rights of access and rectification with respect to the personal information in your file by sending a request in writing to Canada Life.

Who has access to your information:

We limit access to personal information in your file to Canada Life staff or persons authorized by Canada Life who require it to perform their duties and to persons to whom you have granted access. In order to assist in fulfilling the purposes identified below, we may use service providers located within or outside Canada. Your personal information may also be subject to disclosure to public authorities or others authorized under applicable law within or outside Canada.

What your information is used for:

Personal information that we collect will be used for the purposes of determining your eligibility for products, services or coverage for which you apply, providing, administering or servicing products or coverage you have with us, and for Canada Life's and its affiliates' internal data management and analytics purposes. This may include investigating and assessing claims, paying benefits, and creating and maintaining records concerning our relationship.The consent given in this form will be valid until we receive written notice that you have withdrawn it, subject to legal and contractual restrictions. For example, if you withdraw your consent, we may not be able to continue to adjudicate or administer a claim for benefits.

If you want to know more:

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to www.canadalife.com.

10. Authorizations and declarations

This section must be signed and dated in INK by the plan member.

I hereby apply for coverage under the group benefits plan issued by Canada Life.

I have read and understand and agree with the contents of the section on this form entitled "Privacy".

I authorize:

- my plan sponsor to deduct from my pay and remit to Canada Life the plan member contributions required under the plan, if applicable;
- Canada Life to use my social insurance number for tax reporting purposes and as an identification number where it is required in the administration of the plan;
- Canada Life, any healthcare provider, my plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefits programs, other organizations, or service providers working with Canada Life or the above to exchange personal information, when relevant and necessary to determine my eligibility for coverage and to administer the plan.

If applying for coverage for my spouse and/or dependants, I confirm that I am authorized to act on their behalf.

I agree that a photocopy or electronic copy of the Authorizations and Declarations section is as valid as the original.

I certify that the information given is true, correct and complete to the best of my knowledge.

For Quebec applicants: I request that this form be in English.
Je demande que ce formulaire me soit remis en anglais.

Plan member signature: _____ **Date:** _____

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