



WHAT'S NEW FOR 2026?

Effective January 1, 2026, Optional Critical Illness Benefits are moving from Canada Life to iA Financial Group. The non-evidence maximum will increase from \$30,000 to \$50,000. There will be an open enrollment period during the annual allocation. During the open enrollment period, you will have a one-time opportunity to select Optional Critical Illness benefits up to \$50,000 without evidence of insurability.

	Current	Revised (Effective January 1, 2026)
Coverage Levels:	Members choose optional critical illness in units of \$10,000 up to a maximum of \$500,000. Upon initial enrollment, members may select up to \$30,000 without evidence of insurability.	Members choose optional critical illness in units of \$10,000 up to a maximum of \$500,000. Upon initial enrollment, members may select up to \$50,000 without evidence of insurability.
Evidence of Insurability:	Required for members to increase coverage at annual enrollment.	Not required for the 2026 open enrollment period up to the non-evidence maximum of \$50,000. Evidence of insurability will be required at annual enrollment after the 2026 open-enrollment period closes.
Participation age:	Up to age 65 years old.	Up to age 75 years old.
Employee Premium Rate:	As per 2025 rate table at the bottom of this document.	As per 2026 rate table at the end of this document.

What are Optional Critical Illness benefits?

Optional Critical Illness is a voluntary employee paid benefit that, if selected, may provide a lump sum payment if you are diagnosed with and survive a covered critical illness.

Guaranteed acceptance – the first \$50,000 of insurance per person does not require evidence of insurability and, if selected, you are automatically insured for this amount. The pre-existing condition clause applies.

Medically underwritten – if you choose to purchase an amount over the guaranteed acceptance of \$50,000, evidence of insurability is required. The pre-existing condition clause does not apply to medically underwritten coverage.

What is evidence of insurability?

Evidence of insurability is personal health information that employees are typically required to provide when they choose to increase their insurance coverage. Refer to your benefit booklet.

What is a pre-existing condition and how does it affect my coverage?

A pre-existing condition means any symptom, condition, disorder, illness, pre-disease or disease, or any mental, nervous, or psychiatric condition or disorder for which any one of medical advice, treatment, service, prescribed medication, diagnosis or consultation, including consultation to investigate or diagnose was received; or would have been received by a prudent individual. Benefits will not be paid for a critical illness that is directly or indirectly related to a medical condition for which you or your spouse obtained medical care within the 24 months after becoming insured.

The pre-existing condition clause will be applied for 24 months from the date your coverage became effective. If your coverage is increasing to the new non-evidence maximum of \$50,000, the pre-existing condition clause will be applied to new amounts of coverage.

- For example, if you had \$30,000 of coverage with Canada Life previously, but want to increase your coverage to \$50,000:
 - Your initial \$30,000 in coverage, if implemented prior to January 1st, 2024, will have no pre-existing conditions remaining as of January 1st, 2026.
 - Your initial \$30,000 coverage, if implemented between January 1st, 2024, and January 1st, 2026, the remaining pre-existing condition period will continue to apply.
 - The increase of \$20,000 will be subject to the pre-existing condition clause for 24 months.

What if I have been declined Critical Illness coverage in the past?

All plan members will be eligible to increase their coverage without evidence of insurability for one time only during the 2026 allocation period. Plan members who have been declined Critical Illness coverage in the past based on evidence of insurability requirements, will also be eligible to increase their coverage without evidence of insurability up to the non-evidence maximum of \$50,000.

How will this change affect my Critical Illness premiums?

Critical Illness premium rates are calculated based on the dollar amount of coverage, member age, gender, and smoker status. Please refer to the rate table below.

Will evidence of insurability be required in future years?

Yes, evidence of insurability requirements will be re-implemented in future years for plan members who increase their coverage at that time. Members who increase their coverage this year, however, will not be required to provide evidence of insurability in future years to maintain their higher coverage levels.

Will any of my other benefits be impacted?

No, they will not be impacted.

If I currently have coverage under \$50,000 what happens?

If there is no selection change in the flex tool during the open enrollment period, no change will occur. Existing coverage will remain and transition to iA Financial Group. If a different amount is selected up to \$50,000, the coverage will be adjusted without evidence of insurability. If the amount selected is over \$50,000, evidence of insurability will be required for coverage over \$50,000 to take effect. The pre-existing condition clause will apply.

What happens if I currently have coverage over \$50,000? Is medical evidence required for amounts over \$50,000 if the employee has been previously approved by Canada Life?

Existing coverage will remain and transition to iA Financial Group. If the amount selected has already been approved by Canada Life, the existing coverage will be grandfathered under iA Financial Group. If a new amount of coverage is selected over and above the previously approved amount currently with Canada Life, evidence of insurability will be required for the new coverage to take effect. The pre-existing condition clause is not applied to medically underwritten coverage.

What if I opted out of coverage previously, am I able to enroll now?

Yes, you can. If an amount up to \$50,000 is selected, the coverage will be implemented without evidence of insurability, and the pre-existing condition clause will apply. If the amount selected is over \$50,000, evidence of insurability will be required for coverage over \$50,000 to take effect, and pre-existing condition clause is not applied to the medically underwritten amount of coverage.

Do I need to fill out a form?

If an amount over \$50,000 is selected, you will be required to fill out an evidence of insurability form. iA Financial Group will evaluate the request and may reach out for more information to determine if coverage is approved. Coverage is not in effect until an approval letter is received, and premium deductions begin.

What if I choose an amount over \$50,000 and I am declined. Will I still be entitled to the \$50,000 coverage during this open-enrollment period?

Yes, you will still be entitled to \$50,000 coverage during this open-enrollment period.

I or my spouse had Optional Critical Illness coverage previously with Canada Life and used it. Can we enroll again?

Yes, you or your spouse can enroll again for coverage, however, you will not be able to claim for the same condition or any condition with the same classification. Refer to the benefit booklet for more information.

What if I am on a leave of absence (LOA)?

If you are on an LOA during the open enrollment period, you may still choose the guaranteed acceptance amount of up to \$50,000 without medical evidence of insurability and this coverage will take effect January 1st, 2026. You are not eligible for underwritten coverage over \$50,000 while you are on leave. You may choose to apply for medically underwritten coverage at a later annual allocation after you return to work in a benefit eligible position.

2025 Rate Table

Optional Critical Illness							
Employee & Spouse (per \$1,000 of insurance)	Age	Males		Females		Non Gender	
		Non-Smoker	Smoker	Non Smoker	Smoker	Non-Smoker	Smoker
		< 30	0.080	0.100	0.080	0.100	0.080
30-34	0.120	0.180	0.120	0.180	0.120	0.180	
35-39	0.190	0.310	0.190	0.280	0.190	0.300	
40-44	0.270	0.520	0.280	0.440	0.270	0.490	
45-49	0.410	0.940	0.410	0.700	0.410	0.840	
50-54	0.660	1.660	0.570	1.070	0.620	1.420	
55-59	1.180	3.010	0.860	1.770	1.050	2.500	
60-64	1.950	4.700	1.310	2.700	1.680	3.870	

2026 Rate Table

Optional Critical Illness							
Employee & Spouse (per \$1,000 of insurance)	Age	Males		Females		Non Gender	
		Non-Smoker	Smoker	Non Smoker	Smoker	Non-Smoker	Smoker
		Under 25	0.066	0.080	0.058	0.066	0.062
25-29	0.080	0.104	0.084	0.096	0.082	0.100	
30-34	0.102	0.146	0.124	0.150	0.113	0.148	
35-39	0.142	0.228	0.186	0.240	0.164	0.234	
40-44	0.214	0.386	0.282	0.388	0.248	0.387	
45-49	0.344	0.650	0.416	0.610	0.380	0.630	
50-54	0.572	1.084	0.610	0.932	0.591	1.008	
55-59	0.966	1.760	0.890	1.406	0.928	1.583	
60-64	1.646	2.770	1.348	2.136	1.497	2.453	
65-69	2.626	4.314	2.050	3.212	2.338	3.763	
70-74	4.420	6.942	2.914	4.650	3.667	5.796	
