

QMA INSURANCE
EXCLUSIVE TO MEMBERS



Temporary Life
Insurance

10/2011

**TEMPORARY LIFE
INSURANCE****QMA Temporary Life Insurance Program**

Safeguarding your family's future in the event of premature death is one of the key components of a sound financial plan.

Having adequate Life insurance coverage may help give you the comfort of knowing that your family will have some financial protection that could allow them to deal with funeral arrangements, mortgage payments, or debt repayment, without worry.

It could also provide your family with a pool of investment capital for the future.

Eligibility

This economical insurance coverage is available exclusively to you as a member of the Quebec Medical Association (QMA), and your family. To be eligible to apply, you must be:

- under age 65 **and**
- registered in a residency training program; or a student in a recognized medical school in the province of Quebec **or**
- reside and practice medicine on a full-time basis in the province of Québec.

SPECIAL OFFER**Start of practice**

You are eligible for \$50,000 of Temporary Life Insurance coverage, without having to provide medical evidence of good health, if the request is made within 90 days of your start of practice.

Portability

You may maintain your life insurance coverage anywhere in the world, even if you retire, as long as you remain a QMA member and you continue to pay your premiums.

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**TEMPORARY LIFE
INSURANCE****Choosing your
benefit level**

You may apply for up to \$1,500,000 of coverage in units of \$10,000. Your initial application for Life insurance coverage must be for a minimum of \$50,000.

Plan features**The following provisions and features are included in the QMA Life Insurance Program:****Conversion**

If your insurance terminates before age 66, other than at your request, you have 31 days to purchase an individual life insurance policy from the insurer at their current rates without having to provide medical evidence of insurability.

Waiver of Premium

In the event you become totally disabled prior to age 65 for a period of at least 90 consecutive days, your Life Insurance premiums, as well as the Dependent Life insurance premium, if applicable, will be waived until age 75 or until you are no longer totally disabled. Your coverage remains subject to the Reduction provision.

Living Benefit

The Living Benefit permits you, should you be diagnosed with a terminal illness that is expected to lead to death within one year, to access up to \$50,000 of your death benefit, to use at your discretion. This benefit does not apply to members undergoing residency training.

Assignment

You may assign one or more units of your Life insurance coverage.

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**TEMPORARY LIFE
INSURANCE****Plan features****(continued)****Future Insurance Option Rider**

This optional rider allows you to increase your Life insurance coverage as your needs grow and you most need it, without providing further medical evidence of good health. You may apply for the Future Insurance Option Rider if you are under age 50. Provided you are actively at work, you may increase your coverage by \$50,000, subject to the overall plan maximum and within 30 days of one of the following:

- a)** marriage or eligible common-law relationship;
- b)** birth or legal adoption of a child.

Furthermore, you may also increase your coverage by \$50,000 at the anniversary policy date of any odd year as long as you have not exercised options a) or b) above within the two previous years.

Once you apply and are approved for this rider, you may exercise this option to increase your coverage up to a maximum of four times. This rider terminates at age 50.

Exclusions

Your insurance will not apply in the event of suicide or self-inflicted injuries, while sane or insane, within the first two years from the effective date of coverage.

Reduction

Coverage automatically reduces by 50% at age 70.

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**TEMPORARY LIFE
INSURANCE****Plan features****(continued)****Termination**Your insurance will cease:

- on termination of the master contract;
- the day prior to the renewal date coincident with or next following the date on which you cease to be a member of the Quebec Medical Association;
- the day prior to the renewal date coincident with or next following your 75th birthday;
- for failure to pay premiums;
- on the first of the month following receipt by QMA Insurance of your written request to terminate coverage.

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**TEMPORARY LIFE
INSURANCE****Spousal Life
Insurance**

The QMA Spouse Life plan provides financial security for you and your dependents in the event of your spouse's premature death.

Choosing the benefit level

Your spouse may apply for up to \$1,500,000 of coverage in units of \$10,000. The initial application for Life insurance coverage must be for a minimum of \$50,000.

Eligibility

Your spouse is eligible to apply under this plan if you have or are applying for Life coverage.

An eligible spouse is your spouse by marriage or under any other formal union recognized by law, or a person of the same or opposite sex with whom you have cohabited for at least twelve months, and who has been publicly represented as your spouse. There is no minimum cohabitation period for common-law spouses if a child is born out of your relationship.

Coverage termination

Your spouse's insurance will cease:

- on termination of the master contract;
- the day prior to the renewal date coincident with or next following termination of your membership in the Quebec Medical Association;
- the day prior to the renewal date coincident with or next following your spouse's 75th birthday;
- the date your spouse no longer satisfies the spousal definition;
- the date the master contract no longer includes Spousal Life insurance coverage;
- for failure to pay premiums;
- on the first of the month following receipt by QMA Insurance of your written request to terminate coverage.

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**TEMPORARY LIFE
INSURANCE**

**Dependent Child
Life Insurance**

Life insurance coverage is also available for your dependent children.

The Dependent Child benefit amount is \$10,000 for each dependent child older than 14 days.

Dependent child is an unmarried child, stepchild or legally adopted child of either you or your spouse, under the age of 21 (age 26 if a full-time student and entirely dependent on you for support, or to any age if incapable of self support because of a physical or mental disability).

The Dependent Child Life insurance coverage terminates when a child/children no longer fits the definition of a dependent as described above, or when your member coverage terminates.

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TEMPORARY LIFE INSURANCE

ACCIDENTAL DEATH AND DISMEMBERMENT

Accidental Death and Dismemberment (AD&D) insurance helps to ensure that you and your family are protected in the event of an accident that results in death or serious injury.

Eligibility

You must have, or be applying for, Life Insurance to be eligible for AD&D insurance. AD&D insurance is not subject to medical evidence.

SPECIAL OFFER

Start of practice

You are eligible for \$50,000 of AD&D coverage, without having to provide medical evidence of good health, if the request is made within 90 days of your start of practice.

Choosing your plan

There are two plans available. You may insure just yourself or choose the plan that offers protection for both yourself and your family.

Plans features

Member Only Plan

You may apply for a minimum of \$100,000 of coverage, and up to a maximum of \$1,000,000 of coverage (\$300,000 for pilots and crew members).

Member and Family Plan

You may apply for a minimum of \$100,000 of coverage, and up to a maximum of \$1,000,000 of coverage (\$300,000 for pilots and crew members) and your family will automatically be insured as follows:

Spouse Only

50% of your AD&D coverage

Spouse and Children

Spouse: 40% of your AD&D coverage
Each Child: 10% of your AD&D coverage (to a maximum of \$50,000 per child)

Children Only

Each Child: 20% of your AD&D coverage (to a maximum of \$50,000 per child)

In the event that you and your spouse are both insured under this policy as Association Members, the AD&D coverage for each child is increased to 20% of the AD&D coverage of the person who elects Family coverage, either you or your spouse, but not both. You may be covered as an insured member or a spouse but not as both.

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**TEMPORARY LIFE
INSURANCE**

ACCIDENTAL DEATH AND DISMEMBERMENT (continued)

**Benefit
Schedule**

If accidental injuries result in death or dismemberment within 365 days of the accident, benefits will be paid for:

LOSS	AMOUNT PAYABLE (% of AD&D coverage)
Paralysis (quadriplegia, paraplegia, or hemiplegia)	200%
Death	100%
Loss, or loss of use of :	
one or both hands, arms, legs, or feet	100%
Entire sight of one or both eyes	100%
Hearing in one or both ears	100%
Speech	100%
Thumb or index finger or both of either hand	50%
Four fingers of same hand	50%
All toes on one foot	25%

In addition, up to \$10,000 may be payable for rehabilitation.

The aggregate limit for all insured persons involved in any one accident is \$10,000,000.

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**TEMPORARY LIFE
INSURANCE****ACCIDENTAL DEATH AND DISMEMBERMENT (continued)****Repatriation
Benefit**

If you or your covered dependents die as a result of an accident that is at least 100 kilometres from your home, the QMA AD&D plan will reimburse expenses incurred to return the body home. The maximum amount payable is \$10,000.

**Child Education
Benefit**

If you choose family coverage, in the event that you die as the result of an accident, post-secondary school tuition fees for dependent children may be reimbursed each year (up to four years) to a maximum of the lesser of:

- 3% of the AD&D coverage for which you are covered; or
- \$5,000 per year.

**Spousal Training
Benefit**

In the event of your accidental death, your spouse may be reimbursed for training expenses, if necessary, to become qualified for employment in a new occupation. For an approved training program, the maximum benefit is \$10,000.

**Waiver of
Premium**

In the event you become totally disabled prior to age 65 for a period of at least 180 consecutive days, your AD&D premiums will be waived until age 70 or until you are no longer totally disabled.

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**TEMPORARY LIFE
INSURANCE****ACCIDENTAL DEATH AND DISMEMBERMENT (continued)****Termination****Your and your dependents' AD&D insurance will cease:**

- on termination of the master contract;
- the day prior to the renewal date coincident with or next following the date on which you cease to be a member of the Quebec Medical Association;
- the day prior to the renewal date coincident with or next following your 70th birthday;
- for failure to pay premiums;
- on the first of the month following receipt by QMA Insurance of your written request to terminate coverage;
- for your spouse and dependent child: on termination of your insurance; the day prior to the renewal date coincident with or next following the date on which you cease to be a member of the Quebec Medical Association; on ceasing to be a spouse or dependent child.

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**TEMPORARY LIFE
INSURANCE****ACCIDENTAL DEATH AND DISMEMBERMENT (continued)****Exclusions**

No benefit will be paid for any loss directly or indirectly resulting from one or more of the following:

- declared or undeclared war or any act of war;
- active service in the armed forces of any country at war whether declared or undeclared;
- you, your spouse or dependent child riding as a passenger in, alighting from, or boarding an aircraft while operating, learning to operate or serving as a member of a crew of an aircraft or while crop dusting, crop spraying, seeding, sky writing, racing, testing, exploration or any other purpose except transportation, except as otherwise provided by the Pilot and Crew Member Option for Insured Members covered under this option; or
- suicide or attempted suicide or intentional self injury, while sane or insane.

QMA INSURANCE

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