- a person who has reached the age of majority, without a spouse, who is domiciled in the participant's home and is afflicted with a total disability which occurred while the person met either of the two conditions set out in the preceding paragraphs, and has remained totally and continuously disabled since that date, over whom the participant or spouse would exercise parental authority if he or she were a minor;
- a person of full age, without a spouse, suffering from a functional deficiency as defined in the Regulation respecting the General prescription drug insurance plan and occurring before he or she has reached age 18, who does not receive any benefit under a last resort assistance plan provided under the Act respecting income security, who is domiciled in the participant's home and upon whom the participant or his or her spouse would exercise parental authority if this person were a minor.

The concept of parental authority for a person other than a child belonging to the participant or to his or her spouse must be confirmed by a court judgment or by a valid will of the father or mother or by a statement on their part to such effect transmitted to the public curator.

For school services, school boards, college education, the Société de développement des entreprises culturelles (SODEC) and the Régie de l'énergie, a child of the participant, spouse or both, includes any child for whom adoption procedures have been initiated.

2. Beneficiary

Subject to provisions under law, any participant may designate a beneficiary or change the beneficiary already designated by making a written notice and filing it at the head office of the Insurer. The Insurer is not liable for the legal validity of any change of beneficiary.

3. Beneficiary

Life insurance: It is the beneficiaries' responsibility to claim the insured amount by contacting the Insurer who will then send appropriate forms to the beneficiary.

For complete information

Customer Service for insured persons

1 800-463-4856
625 Jacques-Parizeau St
PO Box 1500
Quebec QC G1K 8X9

For opening hours, please visit beneva.ca

beneva.ca

Premium schedule

Monthly rates

Retiree's Life Insurance:

For the first $5,000 of insurance:
it costs $5.00 per month (participant only).

For insurance in excess of $5,000, here are the monthly rates per $1,000 of insurance:

Age	Male	Female
Under age 50	$0.177	$0.092
50 to 54	$0.371	$0.185
55 to 59	$0.622	$0.296
60 to 64	$1.044	$0.453
65 to 69	$1.649	$0.776
70 to 74	$2.642	$1.203
75 to 79	$3.550	$2.078
80 or over	$7.136	$4.595

Retiree's Dependents' Life Insurance:
$8.36 per family

Optional Life Insurance for Retiree's Spouse:
The rates are those that apply to retiree's Life Insurance **in excess of $5,000**. They are determined based on the age of the participant and on the gender of the spouse.

Note: The insurance premium tax in your province of residence must be added to these premium rates (9.975% in Quebec).

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P1006E (2026-10)

FTQ Intersectoral Parity Committee

Retiree's Life Insurance

Contract 006000

Amended on January 1, 2027

beneva

Important

The policyholder may at any time, upon agreement with the Insurer, make modifications to the contract with respect to the individuals eligible for insurance, the scope of coverage and the sharing of costs among classes of insureds. Any such modifications shall then apply to all insureds, whether they are active, disabled or retired.

This document does not mention all the contractual clauses regarding definitions, eligibility, enrolment, effective date and termination of insurance and other specifications. However, you can consult the administrative contract intended for wage-earners to know the provisions applicable to retirees.

Any retiree may, if he or she so wishes, continue being insured personally and for his or her dependents, if applicable, under the Life Insurance coverage, **if he or she had these coverages in the active plan**. The retiree must file his or her application for participation in either or both of the coverages within 30 days following his or her retirement date.

However, if the retiree should die before the 30-day period is up, he or she is assumed to have taken out the coverage and maintained the amount of Life Insurance held immediately prior to retirement, without exceeding the maximum amount of $50,000.

Retiree's Life Insurance

A retiree may obtain from 1 to 20 units of $5,000, without however exceeding the amount that he or she held immediately prior to retirement. The coverage is subject to a $100,000 maximum.

The chosen amount of insurance may eventually be reduced, but it cannot be increased.

The retiree may cancel such coverage at any time, but may not re-adhere to the plan afterwards.

All the words and terms employed in this contract must be interpreted as including the masculine and the feminine, as well as the singular and plural, as required by the context or the meaning of this contract.

Retiree's Spouse's and Dependent Children's Life Insurance

The participant may keep the coverage he or she held in the active plan for his or her spouse and dependent children, if applicable, providing he or she takes out for him or herself the retiree's Life Insurance coverage.

Enrolment must occur at the same time for all coverages offered to retirees. In the event of a death, the benefits are equal to:

- $2,500 for an insured dependent child age 24 hours or older.
- $5,000 for an insured spouse.

Retiree's Spouse's Optional Life Insurance

The participant may keep some or all of the amount of optional Life Insurance coverage that he or she held on his or her spouse under the active plan, namely between 1 to 20 units of $5,000, providing that he or she takes out the Retiree's Life Insurance and Spouse's and Dependent Children's Life Insurance coverage.

Enrolment must occur at the same time for all Life Insurance coverages offered to retirees.

Early payment in the case of terminal phase illness

A person insured under this plan whose life expectancy is a maximum of 12 months, may obtain the payment of an early benefit by presenting a written request to the Insurer, accompanied with appropriate medical evidence and the written acceptance of the beneficiary.

The sum of the amount paid is limited to 25 % of the insured's (basic and additional) Life Insurance, without exceeding $50,000.

After the date of payment, the premium, if applicable, continues to be calculated on the full amount of insurance as if there had not been an early payment, plus interest. The interest rate used to compute the final payment for a given year corresponds to the yield of Government of Canada 5- to 10 year bonds as posted in the monthly review of the Bank of Canada (V180691330 series) as at the preceding December 31, rounded up by ¼ of 1%.

The Insurer does not assume any liability regarding taxation formalities resulting from the benefit.

General information

1. Definitions

Dependents: The spouse or dependent child of a participant as defined hereafter:

- **Spouse:** A person of the same gender or the opposite gender who, on the date of the event providing an entitlement to benefits:
  a) is married or joined by a civil union to the participant, or
  b) has been living as husband and wife with a participant for less than one year if he is the father or she is the mother of a participant's child, or
  c) has been living as husband and wife with a participant and had already lived as husband and wife with a participant for a full period of at least one year.

The status of spouse is lost on the occurrence of one of the following events, as the case may be:

- dissolution by a judgment of divorce between the participant and the spouse in the case of marriage.
- de facto separation for at least 90 days in the case of a de facto union.
- dissolution of the union by a notarized act of by a court decision in the case of a civil union.

If the participant has a spouse corresponding to the definition under a) and another spouse corresponding to the definition under b) or c), the Insurer will recognize as the spouse the person designated by the participant as his or her spouse by written notice to the Insurer.

- **Dependent child:** The expression "dependent child" designates either of the following persons:
  - a person under 18 years of age over whom the participant or his or her spouse exercises parental authority;
  - a person, without a spouse, of age 25 or less and who attends on a full-time basis as a duly registered student, a recognized educational institution, and over whom the participant or his or her spouse would exercise parental authority if the dependent child were a minor;