

# FFAW/Unifor Life Insurance

As of May 2013, life insurance has increased from \$10,000 to \$15,000. If your death is accidental, your family will receive \$30,000 plus \$5,000 towards funeral costs. All FFAW-Unifor members in good-standing (holding a valid union card) are covered through Sunlife Insurance. Your family will receive a tax-free, cash benefit through this insurance policy.

frequently  
asked  
QUESTIONS



## Q: How much does the insurance cost?

**A:** The cost of insurance is included in your union dues. It is a benefit to all active, card-carrying members.

## Q: What do I have as proof of my coverage?

**A:** Your union card is proof of your insurance. Your current insurance coverage is valid from **August 1, 2016 to July 31, 2017**. After this date, if you have not paid your dues for the upcoming year **you are not covered. 39 claims were paid out in 2015. 39 claims were paid out in 2015.**

## Q: Am I covered only while working or fishing?

**A:** No. Coverage is for a period of one year, from August 1 to July 31 each year.

## Q: What happens if I don't identify a beneficiary?

**A:** If you do not identify a beneficiary, the insurance will go to your estate. This may complicate matters and make it difficult for your family to receive the money in the event of your death. Protect your loved ones by filling out the beneficiary form.

## Q: My circumstances have changed since I last sent in my beneficiary form (for example: married or divorced)

**A:** If this is the case, make sure you send in a new beneficiary form. The last beneficiary form on file will be the one used.

## Q: Am I still covered once I retire, am no longer actively fishing, or am no longer employed with the company I currently work for?

**A:** No. The insurance is only for active, card-carrying members of the FFAW and does not cover members who are no longer active or no longer hold seniority status within the union.

## Q: Is there an age limit?

**A:** Yes. Coverage discontinues when a member turns 70 years old. This is a requirement of the insurance company.

## Q: Are prescriptions, hospital stays, therapy sessions, etc. covered?

**A:** No. This is strictly a life/accidental insurance policy. There is coverage for amputation, loss of hearing, loss of sight due to accidents only.

**For questions or to request a new beneficiary form, please call us at 576-7276**