

My group benefit plan



**MEMBERS OF THE
LEGISLATIVE ASSEMBLY
OF THE PROVINCE OF
BRITISH COLUMBIA**

We are pleased to offer you our services. As we adhere to principles of inclusion, all genders are incorporated in the language used in our communications with you.

BENEFIT DETAILS

Canada Life™ is a leading Canadian life and health insurer. Canada Life's financial security advisors work with our clients from coast to coast to help them secure their financial future. We provide a wide range of retirement savings and income plans; as well as life, disability and critical illness insurance for individuals and families. As a leading provider of employee benefits in Canada, we offer effective benefit solutions for large and small employee groups.

Canada Life Online

Visit our website at www.canadalife.com for:

- information and details on Canada Life's corporate profile and our products and services
- investor information
- news releases
- contact information
- online claims submission

Canada Life's Toll-Free Number

- For all inquiries, please call 1-888-252-1847

Process to make a complaint

If you have any concerns regarding these products or Canada Life's services, please let us know. You can call:

Toll-free: 1-888-252-1847

You can also contact Canada Life on our website by visiting www.canadalife.com/complaints.

The information provided in the booklet is intended to summarize the provisions of Plan Document No. 55490 sponsored by The Province of BC,. If there are variations between the information in the booklet and the provisions of the plan document, the plan document will prevail to the extent permitted by law.

This booklet contains important information and should be kept in a safe place known to you and your family.

The Plan is administered by



This booklet was prepared on: September 18, 2025

Legal Actions

No legal action to recover non-insured benefits under this plan can be introduced for 60 days after notice of claim is submitted, or more than two years after a benefit has been denied.

Appeals

You have the right to appeal a denial of all or part of the coverage or benefits described in this plan as long as you do so within two years after the denial. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

Benefit Limitation for Overpayment

If benefits are overpaid you are responsible for repayment within six months, or within a longer period if agreed to by The Province of BC. If you fail to fulfill this responsibility, further benefits will be withheld until the overpayment is recovered. This does not limit The Province of BC's right to use other legal means to recover the overpayment.

Protecting Your Personal Information

At Canada Life, we're committed to protecting personal information and respecting your privacy. Personal information is information that either on its own or combined with other information allows an individual to be identified. This includes your name and address, as well as more sensitive information such as your health and financial records. When applicable, this includes information about other people such as your spouse, common-law partner, and children.

How we use your personal information. Your personal information is used to provide you with products and services and to improve our business operations. This includes verifying your identity, maintaining your profile, and informing you about features of the products you already have with us. It's also used to provide you with advice, evaluate your eligibility for products, price our products, collect feedback on our customer service, process claims and other financial transactions, protect you and us from risks such as cyber threats and fraud, and comply with legal obligations. If you provided your social insurance number (SIN), we'll use it for tax reporting. Your SIN is also used to link your products together and to keep your information separate from other customers with similar names.

Who we share personal information with. We share your personal information with other people and organizations who help us administer your products and provide you with services. This may include your advisor or people who work with your advisor, our Canadian subsidiaries, and other organizations that provide us services such as paramedical examiners, medical laboratories, MIB, LLC., specialty coverage providers, independent medical examiners, and pharmacy benefits managers. As well, we may share your information with claims assessors, travel assistance providers, technology suppliers, other insurance or reinsurance companies, other financial institutions, and credit reporting agencies. As part of our day-to-day business, your personal information may be communicated to government departments and agencies, and may be communicated outside your province of residence or outside Canada. We take protecting your personal information seriously and we'll never sell your personal information to anyone.

You're in control of your personal information. We respect your privacy preferences and follow them when using your personal information. At any point in your relationship with us, you can choose how your personal information is used by updating your privacy preferences through your [online account](#) or by submitting a request through our [privacy centre](#) at www.canadalife.com/privacy. This includes choosing whether you receive customer experience surveys, the use of your SIN for non-tax reporting purposes, and whether and how you want to receive information and offers from Canada Life using the personal information we collect from you throughout your relationship with us. You can also exercise other privacy rights through our privacy centre such as access to or correction of your personal information.

If you choose to remove your consent to the collection, use and disclosure of the personal information required to serve you and meet our legal obligations, we may not be able to continue to provide you with products and services.

Want to learn more? Please visit www.canadalife.com/privacy.

Notice of Liability for Benefits

The Province of BC has entered into an agreement with The Canada Life Assurance Company whereby the benefits outlined in this booklet are uninsured and The Province of BC has liability for them.

This means that the benefits are:

- an unsecured financial obligation and are payable from The Province of BC's net income, retained earnings or other financial resources; and
- not underwritten by a licensed insurer or regulated insurer.

All claims will, however, be processed by Canada Life.

If British Columbia law applies, the giving of this notice exempts The Province of BC from the requirements under the *British Columbia Financial Institutions Act*.

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Benefit Summary

This summary must be read together with the benefits described in this booklet.

Long Term Disability Income Benefits

Waiting Period	A minimum of 6 months after becoming disabled unless the disability begins within the last 6 months of the parliament during which your disability begins, in which case the benefits will begin on the date of the election for the next parliament
Amount	70% of your monthly Basic Salary plus 25% of your monthly Additional Salary

COMMENCEMENT AND TERMINATION OF COVERAGE

You are eligible to participate in the plan on the date you are elected as an MLA.

- You will be covered as soon as you become eligible.
- You must be actively at work when coverage takes effect, otherwise the coverage will not be effective until you return to work.

Increases in your benefits while you are covered by this plan will not become effective unless you are actively at work.

Your coverage terminates on the termination of MLA Active Service, at the end of the month in which you reach age 65, when you die, or when the policy terminates, whichever is earliest.

If you are receiving a disability benefit and reach age 65 before becoming vested in the MLA Pension Plan, then, if you remain otherwise eligible for disability benefits, this plan will provide payment until you become vested in the MLA Pension Plan.

LONG TERM DISABILITY (LTD) INCOME BENEFITS

The plan provides you with regular income to replace income lost because of a lengthy disability due to disease or injury. Benefits begin after the waiting period is over and continue as long as you are disabled **as defined by the plan document**. Check the **Benefit Summary** for the benefit amount and waiting period.

- LTD benefits are payable for the first 25 months following the waiting period if disease or injury prevents you from doing your own job. You are **only** considered disabled if you cannot, due to injury or illness, substantially perform the duties of an MLA.
- After 25 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work that you are medically able to perform, for which you have at least the minimum qualifications, and provides you with a rate of pay that is:
 - not less than 75% of the current Basic Salary, plus 25% of any current Additional Salary.
- After the waiting period, separate periods of disability arising from the same disease or injury are considered to be one period of disability unless they are separated by at least 6 months.
- Because The Province of BC funds the cost of LTD coverage, benefits are taxable.

Other Income

Your LTD benefit is reduced by other income you are entitled to receive while you are disabled. Other income includes:

- disability or retirement benefits you are entitled to on your own behalf under the Canada or Quebec Pension Plan, except for increases that take effect after the benefit period starts
- benefits under any Workers' Compensation Act or similar law
- loss of income benefits available through legislation, except for Employment Insurance benefits, which you are entitled to on the basis of your disability, including automobile insurance benefits where permitted by law
- disability benefits under a plan of insurance available through membership in an association
- employment income, disability benefits, or retirement benefits related to any employment except an approved rehabilitation plan or program (termination pay and severance benefits are included as employment income under this provision)

Earnings received from an approved rehabilitation plan or program are not used to reduce your LTD benefit unless those earnings, together with your income from this plan and the other income listed above, including any increases in Canada or Quebec Pension Plan benefits that take effect after the benefit period starts, would exceed your indexed monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

If other income has not been awarded or received, Canada Life will have the right to estimate it according to the terms of any plans or legislation involved.

Vocational Rehabilitation and Excess Health Benefits

The Plan provides you with Rehabilitation and Excess Health benefits providing you are an approved LTD claimant.

Excess Health Benefits are covered if:

- The expense is related to direct treatment or management of the injury or illness causing the total disability.
- The expense has been approved by the Plan Administrator.
- The expense is not an eligible expense through a government plan or private healthcare plan.

Vocational rehabilitation involves a work related activity or training strategy that is designed to help you return to gainful employment and a more productive lifestyle. A plan or program will be approved if it is appropriate for the expected duration of your disability and it facilitates your earliest possible return to work.

The maximum benefit payable for Rehabilitation Expenses and Excess Health Benefit Claims during a disability period will be three times the Disability Benefit for that same period.

Medical Coordination Benefits

Medical coordination is a process of early involvement to ensure that you are diagnosed quickly and receive appropriate treatment on a timely basis. The goal is to enable you to return to work as early as possible and to prevent the disability from becoming long term or permanent.

Limitations

No benefits are paid for:

- Disability arising from a disease or injury for which you received medical care before your coverage started. This limitation does not apply if your disability starts after you have been continuously covered for 1 year, or you have not had medical care for the disease or injury for a continuous period of 90 days ending on or after the date your coverage took effect.
- Any period in which you do not participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.

Depending on the severity of the condition, you may be required to be under the care of a specialist.

If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.

- Any period after you fail to participate or cooperate in an approved rehabilitation plan or program.
- Any period after you fail to participate or cooperate in a recommended medical coordination program.
- Any 12-month period in which you do not live in Canada for at least 6 months.
- Any period of confinement in a prison or similar institution.
- Disability arising from:
 - war, insurrection, rebellion, or service in the armed forces of any country after the commencement of this plan,
 - voluntary participation in a riot or civil commotion except while you are in the course of performing your duties as an MLA

Disputes

In the event you would like to dispute the decision of Canada Life regarding a claim for benefits under this Plan, you may arrange to have the claim reviewed by a Claims Review Committee composed of three medical doctors; one designated by you, one by the Province, and a third agreed to by you and the Province.

Written notice of your appeal must be submitted to the Executive Director, Risk Management Branch, Ministry of Finance, within 60 days from the date Canada Life declined the claim.

Where Canada Life declines the claim due to insufficient medical evidence being provided, you will have 60 days to provide the satisfactory medical evidence to support the claim.

How to Make a Claim

Obtain the Plan Member Claim Submission Guide (form M4307B) from the Legislative Assembly of BC – Human Resource Operations and follow the guide's instructions. Return the completed form as soon as possible, but no later than 6 months after proof of your claim has been requested.



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