

CHANGE TO THE ELIGIBILITY DEFINITION OF MANULIFE' S INSURANCE PRODUCTS SPONSORED BY ENGINEERS CANADA

Effective September 1, 2018, Engineers Canada and Manulife will be changing the eligibility requirements under the Engineers Canada-sponsored insurance programs to the following: **membership in a participating association will only be required at time of application for insurance**. Therefore, an insured would not be required to maintain their membership strictly to maintain their insurance coverage. The revised definition also applies to spousal and dependent coverage.

Manulife will be mailing the endorsement letters to all insureds confirming the change in Eligibility definition by the end of September 2018 and updating their website and marketing brochures accordingly.

FREQUENTLY ASKED QUESTIONS

- Q1. I purchased a Manulife insurance product sponsored by Engineers Canada, but I am no longer a member of the participating association. Can I increase or decrease my insurance coverage?**
- A.** *Based on the new definition, if individuals purchased an insurance product when they were a member, they can still increase or decrease their coverage amount regardless of their current member status. Please note that individuals may be subject to underwriting to qualify for additional coverage. (N.B. This is standard practice and not a change in Manulife procedures.)*
- Q2. I am no longer a member but have an insurance product under the Engineers Canada-sponsored program. Can I purchase a different product? (i.e. Term Life, Income Protection, Extended Health and/or Dental, Critical Illness or Retiree Health & Dental plans).**
- A.** *If you are no longer a member, you cannot purchase any new insurance products. For example: A member purchases \$500K in Engineers Canada Term Life insurance. Five years later, the individual is no longer a member of the participating association. Consequently, the former member cannot purchase any other products offered under the Engineers Canada program (i.e. Extended Health Care, Disability Insurance, Critical Illness, etc.). However, the individual can still increase* or decrease their Term Life insurance coverage*
**May be subject to underwriting to qualify for additional coverage*
- Q3. I have not received my endorsement letter yet. Does the change in eligibility requirements apply to me?**
- A.** *Yes, it does. Engineers Canada and Manulife have implemented the change to the eligibility definition effective September 1, 2018, which applies to all the Engineers Canada-sponsored insurance products as of that day.*

Manulife is working diligently to ensure the endorsements letters are mailed as soon as possible to all insureds and thank you for your patience.