

# BCAC Group Insurance (offered through STRATA Benefits)

## Term Life and Accidental Death and Dismemberment (AD&D) Insurance

### Term Life Insurance Program

Key features of the group **life insurance** program include:

- Available to farm owners, their employees and family members including spouse and dependent children
- Available in units of \$25,000 to a maximum of \$500,000
- Once enrolled, your coverage remains in effect even if you have a change in health (i.e. provided you continue to renew)
- Coverage expires at age 70, at which time a conversion option is available without supplying medical evidence
- A Waiver of premium rider is included to age 65 if you become disabled (i.e. you will not have to pay any premium, but your coverage will remain in effect to age 65)
- A Living Benefit rider is also included which may pay 50% of your life insurance coverage up to a maximum of \$50,000, if you are diagnosed with a terminal illness

Annual rates are:

### OPTIONAL LIFE INSURANCE

\$25,000 Units				
Applicant Age	Non-Smoker		Smoker	
	Male	Female	Male	Female
Under 30	\$12.43	\$10.08	\$20.16	\$16.46
30 - 39	\$14.45	\$12.43	\$28.56	\$24.53
40 - 44	\$23.86	\$18.82	\$53.09	\$40.66
45 - 49	\$47.38	\$29.23	\$95.76	\$70.22
50 - 54	\$87.36	\$51.07	\$166.99	\$115.25
55 - 59	\$133.73	\$84.67	\$279.89	\$171.70
60 - 64	\$207.31	\$146.83	\$378.34	\$238.56
65 - 69	\$357.84	\$253.68	\$652.51	\$410.59

**Maximum Applicant and Spousal Coverage:** \$500,000

**Dependent Child Coverage:** \$25,000 each; annual premium \$23.86 per child

### Accidental Death and Dismemberment Program (AD&D)

Key features of the group AD&D insurance program include:

- Available to farm owners and their employees, and has the option for family coverage to include spouse and dependent children
- Available in units of \$25,000 to a maximum of \$500,000 (with a percentage of the policy value for spouse and dependent children with Family coverage)
- Guaranteed issue with no medical questions required
- The benefit payment is doubled if an accident leads to the insured becoming a para or quadriplegic

*(Disclaimer – where there is a discrepancy or conflict in this summary and the Sun Life Financial master policy 1000000, the policy wording will prevail.)*

\$25,000 Units (Annual Premium)		
Primary Applicant Age	Applicant Only	Family
19 – 69	\$17.40	\$24.30

**Maximum coverage:** \$500,000\* applicant

\* With 'Family' coverage, spousal and dependent child coverage (if applicable) is a percentage of applicant amount.



For more information  
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