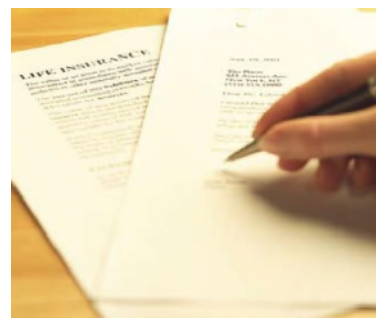


## The Life Insurance Conversion

Under the Health Association Nova Scotia Basic Life insurance plan with Manulife Financial, eligible employees are insured for two times their annual salary up to a maximum of \$1,500,000 for as long as they remain part of the employee group. When you have lost full coverage you have the option to convert what you have lost from a group policy to an individual policy. This will happen when you change jobs or retire.



### Here's how it works:

Under the conversion option, you can convert all or a portion (up to a maximum of \$200,000 combined with Optional Life Insurance) of your group coverage to a private individual life insurance plan. However, you must apply to convert **within 31 days** of losing coverage or you will no longer have the option to convert. Also, if coverage is terminated and you die during the 31 day period, Manulife Financial will pay your beneficiary the amount of insurance coverage you previously had.

The conversion option means you will not have to undergo a medical exam to keep the amount of insurance you previously had. In the event of poor health, you have the assurance that the insurance company cannot deny you coverage, as long as you apply and the first premium payment is processed within 31 days.

The premiums charged for the replacement life insurance coverage will be based on standard rates, which take into account your age, current biological sex, and whether or not you smoke. Please view the [Manulife Group Life Conversion Form](#) available on our website for further information.

There may be circumstances where it would be less expensive to undergo a medical exam and buy a new policy with lower premiums. In that instance, you are responsible for paying the cost of this medical exam, if necessary.

Conversion is available to you and your spouse. Please note it does not apply to dependent children.

**If you would like more information about the conversion option for Basic Life or Optional Life, please contact Manulife Financial at 1-800-268-6195. Health Association Nova Scotia Policy #133390.**

If you have questions about your benefits, please talk to your Benefits Administrator.  
You can also call Health Association Nova Scotia at 1-866-886-7246.

For HANS Benefits information visit [www.healthassociation.ns.ca](http://www.healthassociation.ns.ca)  
select the Benefits Plan Member Information button, and select from the side MORE menu