



ES Advisor Initial: _____

Peoplesoft Entry: _____

(MM/DD/YYYY)

Group Life, Accidental Death & Dismemberment, and Dependent Life Enrollment & Beneficiary Designation *All Employee Groups*

Section A – General Information		
Name: (please print)		
Last Name	First Name	Middle Name
Employee Group: Faculty/Professional Support <input type="checkbox"/> Management Confidential/Operational Support <input type="checkbox"/>		
Employee ID Number: W _____		Employee's Date of Birth: mm____/dd____/yy_____
Date of Hire/Rehire: mm____/dd____/yy_____		Sex: <input type="checkbox"/> M <input type="checkbox"/> F
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married/Common Law		
If Applicant and Spouse are not legally married, please provide commencement date of co-habitation: _____		
		mm/dd/yy

Section B – Mandatory Group Life and AD&D Insurance Benefits	
Coverage for benefits listed below will automatically be setup upon initial hire.	
To ensure that eligible Dependent Life Insurance coverage is setup for each of your eligible dependents, you must complete Section C of this form, even if you have waived health and dental coverage.	
FACULTY AND PROFESSIONAL SUPPORT Mandatory Coverage: (automatic enrollment by employer) Premium is 100% Employer Paid	MANAGEMENT CONFIDENTIAL AND OPERATIONAL SUPPORT Mandatory Coverage: (automatic enrollment by employer) Premium is cost shared 50%/50%
<ul style="list-style-type: none"> Basic Life \$50,000 Accidental Death & Dismemberment (AD/D) Coverage aligns with basic life above Dependent Life** Spouse \$3,000 Dependent Child \$1,500 	<ul style="list-style-type: none"> Basic Life Management Confidential – 2 times annual salary Operational Support – 2 times annual salary to max of \$60,000 Accidental Death & Dismemberment (AD/D) Coverage aligns with basic life above Dependent Life** Spouse \$10,000 Dependent Child \$5,000
Please list ALL eligible dependents in Section C below** Non-identification of eligible dependents beyond 31 days of application will result in a late application whereby proof of insurability for this coverage will be required to be underwritten by Manulife Financial for enrollment approval.	

Section C – Dependent Life				
Please provide the names of eligible dependents <u>including your spouse</u> for the purpose of dependent group life insurance coverage				
Dependent Name (last, first, middle initial)	Relationship to Plan Member	Date of Birth (mm/dd/yy)	Sex	
			M	F

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Section D – Beneficiary Designation

Instructions: Due to the legal significance of a beneficiary appointment this designation must be signed and dated to be valid. Initial any changes or deletions due to errors during completion; however, do not use correction fluid. This form applies to mandatory Basic Life, Accidental Death & Dismemberment, and Optional Life proceeds. A copy, fax, scan or image of the beneficiary designation in this form is as valid as the original. Return completed form to your Employee Services Advisor located at your Campus.

Note: in the event of your death, the proceeds of the claim will be payable to the most recent beneficiary designation on file

Part 1: Primary Beneficiary Designation

If you are designating a beneficiary who is a minor (under age 19) see **Part 3**. If there are no surviving beneficiaries at the time of death or if no beneficiaries are designated, the proceeds shall be paid to the Estate.

Last Name, First Name	Relationship to Member	DOB: (MM/DD/YY)	Percentage Total must equal 100% (use whole numbers – no decimals)

100%

Part 2: Appointing Contingent Beneficiaries

If there are no surviving beneficiaries at the time of my death, I declare that the following contingent beneficiaries shall receive the proceeds. If there are no surviving contingent beneficiaries at the time of my death, the proceeds shall be paid to my estate.

Last Name, First Name	Relationship to Member	DOB: (MM/DD/YY)	Percentage Total must equal 100% (use whole numbers – no decimals)

100%

Part 3: Trustee Designation for Minor Beneficiary (under age 19)

Any payments becoming due while the beneficiary(s) is a minor, are to be paid to the following as a trustee or failing such trustee to the duly appointed guardian of such minor child as trustee. Payment to said trustee will discharge the company.

Last Name, First Name	Relationship to Member	DOB: (MM/DD/YY)	Percentage:
			100%

SECTION E – Authorization

I reserve the right to change my beneficiary(ies) designation at any time.

I authorize Manulife Financial (Manulife), its agents and service providers to use and exchange information collected in this form to underwrite, administer and pay claims.

I authorize any required payroll deduction for group insurance benefits under my employer’s program.

I acknowledge that more detailed information concerning how and why Manulife collects, uses and discloses my personal information is available at www.manulife.ca/planmember or by requesting a copy from my plan sponsor.

You must complete the following section hand-written in INK as required by the insurer:

Member’s Signature	Date (Month/Day/Year)
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What is the purpose of a beneficiary?

If you intend for some or all your death benefit to go to specific individuals, it is important to make sure that you plan ahead and select those beneficiaries. Having an up-to-date beneficiary designation will make this possible by listing your primary and contingent beneficiaries and intended allocations.

Beneficiary: the person, people or entity who will receive any death benefit from the basic, AD&D, or optional coverage you have selected through your group benefits plan that becomes payable upon your death.

Type of Beneficiary – Primary vs. Contingent

Primary: the person, people or entity you choose to receive the death benefits. If you choose more than one beneficiary, you will need to indicate what percentage of the benefit you would like each person to receive. When multiple primary beneficiaries are named, the total of the percentages allocated to each primary beneficiary must add up to 100%.

Contingent: the person, people or entity you designate to receive the death benefits if all the primary beneficiaries die before you. If you select more than one contingent beneficiary, the benefit will be split evenly between the contingent beneficiaries.

What happens to the death benefit when...

<i>The primary beneficiary dies before you and no contingent beneficiary is named?</i>	The death benefit will be paid to your estate
<i>The primary beneficiary dies before you, but there is a contingent beneficiary(ies) designated?</i>	The benefit will be paid to the contingent beneficiary(ies)
<i>You assign two primary beneficiaries and one beneficiary dies before you, and you have not updated your beneficiary form information?</i>	The entire death benefit that would have been paid to the deceased beneficiary will be paid to the surviving primary beneficiary.

Naming a Minor as a Beneficiary

If a benefit becomes payable to a minor who is named as a primary or contingent beneficiary, the benefit can only be paid on behalf of the minor to a trustee or guardian for property, otherwise it will be paid into court to be held until the beneficiary has reached the age of majority for your specific province. It is important therefore, if you are choosing a beneficiary who is a minor at the time of the designation, to also name a trustee.

If a minor has been designated as an irrevocable beneficiary, the policy is automatically frozen until the beneficiary has reached the age of majority for your specific province. A parent, guardian or trustee cannot consent to a beneficiary change on behalf of a minor.

Minor: a person named as a beneficiary who is under the age of majority for your specific province. The age of majority in Nova Scotia is 19.

Trustee: a person appointed by you to hold the minor's proceeds in trust until the minor reaches the age of majority for your specific province.

Notify your Beneficiaries

Let your designated beneficiaries know that you have designated them and ensure they know who to contact (your campus Employee Services Advisor and your Manager) in the event they need to process a life insurance claim.