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Life Insurance

What happens to my life insurance when I retire from Western? Are there any options to maintain this coverage after retirement?

Upon retirement, your life insurance coverage will cease with the exception of \$15,000 which is continued as a Retirement Death Benefit Certificate. You may convert your existing group life insurances to an individual policy plan (up to a maximum of \$200,000) with the insurance provider without proof of good health, provided you apply and pay your first monthly premium within 31 days of your coverage reducing. During this 31 day period that this conversion option may be exercised, the amount of life insurance

How would a claimant make a life insurance claim?

The first step would be to contact Human Resources at 519-661-2194. Human Resources will issue the necessary paperwork to the claimant to make a claim.

Are there any options for Life Insurance coverage past age 21 for my dependent child(ren)?

- Yes, your dependent child(ren) could continue their coverage if they are under age 25, a full-time student, unmarried, not engaged in full-time employment and dependent on you or your spouse for financial support; or
- Dependent on you for maintenance and support because of a mental or physical infirmity that

Where should I send my completed forms for paper claims?

