

# Public Education Benefits Trust

## Optional Life Insurance

**Coverage:** Available to employee and spouse in units of \$10,000 to a maximum benefit of \$300,000, subject to satisfactory evidence of insurability

**Monthly rate:** Ask your district benefits administrator whether the 12-month or 10-month rates will apply for you or your spouse

### 12 Month Rates per \$10,000

Age	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Under age 35	0.80	0.50	0.40	0.30
35 – 39	0.90	0.50	0.50	0.40
40 – 44	1.20	0.70	0.80	0.50
45 – 49	2.00	1.10	1.30	0.80
50 – 54	3.70	1.80	2.20	1.30
55 – 59	5.90	3.30	3.40	2.20
60 – 64	8.60	5.00	4.80	3.30
65 – 69	21.60	10.70	15.70	7.90

### 10 Month Rates per \$10,000

Age	Male		Female	
	Smoker	Non-Smoker	Smoker	Non-Smoker
Under age 35	0.96	0.60	0.48	0.36
35 – 39	1.08	0.60	0.60	0.48
40 – 44	1.44	0.84	0.96	0.60
45 – 49	2.40	1.32	1.56	0.96
50 – 54	4.44	2.16	2.64	1.56
55 – 59	7.08	3.96	4.08	2.64
60 – 64	10.32	6.00	5.76	3.96
65 – 69	25.92	12.84	18.84	9.48

Premium is calculated based on the employee’s age, sex and smoking status for Employee Optional Life and on the spouse’s age, sex and smoking status for Spouse Optional Life. Premium changes on the first of the month coincident with or next following the birthday, which moves the employee or spouse to the next age band.

Coverage is reduced by 50% at age 65 and terminates at age 70.

## Optional Child Life

**Coverage:** Available in units of \$2,500 up to \$10,000. Evidence of insurability is not required for the first two units of coverage. Coverage applies to all eligible dependent children.

**Monthly Rate:** \$0.50 per \$2,500 (12-month rate)  
 \$0.60 per \$2,500 (10-month rate)

## PEBT Optional Life Application Checklist

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Disability and Life Claims Department  
Po Box 7000 Vancouver, BC V6B 4E1  
Telephone : 604-419-2000  
Toll-free : 1-877-PAC-BLUE(722-2583)  
Fax : 604-419-8055

### Optional Life Application Checklist:

To complete the Statement of Health form, first have your School District Benefits Administrator complete Part 1.

You will need to complete Parts 2-7 after the benefits administrator completes Part 1.

Ensure that all information requested is provided to avoid delays in application processing.

The form will need to be signed and dated before submission to PBC.

Submit the Statement of Health directly to PBC using the address on the top of the form.

**Beneficiary Nomination:** Review your beneficiary nominations, made either on your PEPT Enrollment Form or subsequent PEPT Change Form, and update as necessary using a PEPT Change Form. Sign and date the Change Form and provide it to your School District Benefits Administrator to maintain in your personnel file. The beneficiary for any spouse or child optional life coverage will be the Member.

The PEPT Change Form is available on the PEPT website at [www.pebt.ca](http://www.pebt.ca) or from your School District Benefits Administrator.

#### **Benefits Administrators:**

Check-off Member Optional Life and/or Spouse Optional Life (*depending on eligibility and Member request*). Coverage can be selected in units of \$10,000 up to a maximum of \$300,000.

Mail: PO Box 7000, Vancouver, BC V6B 4E1 | Drop it off: 4250 Canada Way, Burnaby, BC | 604 419-2000 or Toll Free 1 877 PAC-BLUE | Fax: 604 419-2149

**i APPLICANTS — Please complete PART 2-7 of this application and return to [enrollment@pac.bluecross.ca](mailto:enrollment@pac.bluecross.ca).  
If applying for Optional Life coverage, please also complete a Beneficiary Designation form.  
EMPLOYERS/PLAN ADMINISTRATORS — Please complete PART 1 of this application.**

**PART 1 — EMPLOYER/PLAN ADMINISTRATOR**

Policy number	Name of company/organization	Member ID number	Date of hire/rehire (mm-dd-yyyy)
Reason for application <input type="checkbox"/> Late enrollment <input type="checkbox"/> Increase coverage <input type="checkbox"/> Annual re-enrollment		Who is this application for <input type="checkbox"/> Member <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent(s)	
Type of insurance and amount applying for			
<input type="checkbox"/> Life/Accidental death & dismemberment \$ _____	<input type="checkbox"/> Short-term disability \$ _____	<input type="checkbox"/> Member Optional Life \$ _____	
<input type="checkbox"/> Dependent life \$ _____	<input type="checkbox"/> Long-term disability \$ _____	<input type="checkbox"/> Spouse Optional Life \$ _____	
<input type="checkbox"/> Extended health care	<input type="checkbox"/> Critical illness \$ _____	<input type="checkbox"/> Member Optional Critical Illness \$ _____	
<input type="checkbox"/> Dental		<input type="checkbox"/> Spouse Optional Critical Illness \$ _____	

**PART 2 — APPLICANT INFORMATION**

Legal first name	Middle initial	Last name	Birthdate (mm-dd-yyyy)	Gender* <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> U <input type="checkbox"/> X	
Country of birth	Occupation	Height	Weight		
Address		City	Province	Postal code	
Email		Phone number	Fax		

**Physician and medical records**

Please select one of the following and complete the details below accordingly  
 Below is my primary physician's information  I don't have a primary physician, but the clinic below has my records

Physician's first name	Physician's last name	Clinic name			
Address		City	Province	Postal code	
Email		Phone number	Fax		

**PART 3 — ADDITIONAL INDIVIDUALS TO BE COVERED**

Only fill out part 3 if there are additional individuals that you are applying for.

**Spousal information**

Legal first name	Middle initial	Last name	Birthdate (mm-dd-yyyy)	Height	Weight
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**Dependent(s) information**

**Dependent 1**

Legal first name	Middle initial	Last name	Birthdate (mm-dd-yyyy)	Gender* <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> U <input type="checkbox"/> X	
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**Dependent 2**

Legal first name	Middle initial	Last name	Birthdate (mm-dd-yyyy)	Gender* <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> U <input type="checkbox"/> X	
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**Dependent 3**

Legal first name	Middle initial	Last name	Birthdate (mm-dd-yyyy)	Gender* <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> U <input type="checkbox"/> X	
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**Dependent 4**

Legal first name	Middle initial	Last name	Birthdate (mm-dd-yyyy)	Gender* <input type="checkbox"/> F <input type="checkbox"/> M <input type="checkbox"/> U <input type="checkbox"/> X	
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\*F = Female, M = Male, U = Prefer not to disclose, X = Another gender

## PART 4 — GENERAL DECLARATION

		MEMBER	SPOUSE
1. Have you or your spouse used any form of tobacco, tobacco cessation products, nicotine, e-cigarettes, or nicotine replacement products in the last 12 months? If yes, provide details (Member) _____ If yes, provide details (Spouse) _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Has your weight decreased more than 4.5 kg or 10 lbs in the past year?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Member	If yes, how much weight was lost? _____ Reason(s) for weight loss _____		
Spouse	If yes, how much weight was lost? _____ Reason(s) for weight loss _____		
3. Have you or your dependents ever applied for or received benefits, compensation, or pension due to injury or disability? If yes, provide details. If yes, provide details (Member) _____ If yes, provide details (Spouse) _____		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<b>Dependents</b> Fill this out if this applies to 1 or more of your dependents. You do not need to identify which dependent. <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, provide details _____			

## PART 5 — MEDICAL DECLARATION

5.1 Have you, your spouse or dependent(s) consulted a physician, been treated for or have/had any known indication of any of the following medical conditions? If you are unsure how to answer any of these questions, please consult your doctor.

If you answer yes to any section in question 5.1 and/or 5.2, please complete question 5.4.

	MEMBER (YOU)	SPOUSE	DEPENDENT(S)
a) <b>Cardiovascular or circulatory</b> including vascular disease, high blood pressure, elevated cholesterol, heart attack, angina, stroke or TIA (mini-stroke) and blood disorders.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b) <b>Diabetes / Endocrine disorders</b> including Type 1 or Type 2, hormonal or thyroid conditions.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c) <b>Gastrointestinal conditions</b> including stomach, intestinal or liver conditions (including hepatitis A, B, C or B carrier state), Colitis, Crohn's disease, Irritable Bowel Syndrome, Diverticulitis, Colon polyps, Ulcers, Hernia, GERD (acid reflux or persistent heartburn).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d) <b>Respiratory or Lung conditions</b> including Allergies, Asthma, Bronchitis, Chronic Obstructive Pulmonary Disease (COPD), Sleep Apnea.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e) <b>Musculoskeletal conditions</b> including Osteoarthritis or Rheumatoid Arthritis, Osteoporosis, bone density loss or back, neck, limb or joint pain (including Fibromyalgia).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f) <b>Immunological conditions</b> including being tested for, counselled for, treated for or told you have AIDS (Acquired Immune Deficiency Syndrome), HIV (Human Immunodeficiency Virus) or any other immunological disorder.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g) <b>Genitourinary conditions</b> including kidney, bladder, infertility or Reproductive Disorders, Menopause, Endometriosis, Sexually Transmitted Disease(s) or recurring infections (cold sore/ Herpes/Shingles).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h) <b>Neurological conditions</b> including Alzheimer's, Dementia, Parkinson's, epilepsy, Multiple Sclerosis, Seizures, Paralysis, chronic headaches or migraines, or Chronic Fatigue Syndrome.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i) <b>Mental or Nervous conditions</b> including Anxiety, Depression, Emotional Disorders, Eating Disorders, Attention Deficit Disorder (ADD), Attention Deficit Hyperactivity Disorder (ADHD).	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j) <b>Cancer and Tumors</b> including malignant or benign, leukemia.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
k) <b>Drugs</b> including ever used narcotics, stimulants, hallucinogens or other drugs except those that were prescribed by a physician.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**PART 5 — MEDICAL DECLARATION (continued)**

	MEMBER (YOU)	SPOUSE	DEPENDENT(S)
5.2 Within the past five years, have you had any medical conditions not already mentioned on this form or abnormal test results?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.3 Do you currently have a referral, testing, treatment or investigation pending or contemplated but not yet completed, or are you aware of any symptoms or problems that require medical attention? If yes, provide details _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5.4 If you answered YES to any part of question 5.1 and/or 5.2, please provide details. Please use one section per condition/disorder, even if an individual has multiple conditions/disorders.			

Name of individual	Diagnosis date (mm-dd-yyyy)	<input type="checkbox"/> Same physician as in part 2.3	
Condition/disorder	Physician name		
Medication/treatment	Address		
Recovery date (mm-dd-yyyy)	Email	Phone number	
Name of individual	Diagnosis date (mm-dd-yyyy)	<input type="checkbox"/> Same physician as in part 2.3	
Condition/disorder	Physician name		
Medication/treatment	Address		
Recovery date (mm-dd-yyyy)	Email	Phone number	
Name of individual	Diagnosis date (mm-dd-yyyy)	<input type="checkbox"/> Same physician as in part 2.3	
Condition/disorder	Physician name		
Medication/treatment	Address		
Recovery date (mm-dd-yyyy)	Email	Phone number	

If there aren't enough sections in 5.4, please add details to the box below. Include the name of the individual (i.e., your name, spouse, or a dependent), conditions/disorders, diagnosis date, medication/treatment, and physician information.

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5.5 Are you, your spouse or dependents taking any other prescribed medication(s) that you have NOT already disclosed above? If yes, provide name of medication(s) and reason below. Please use one section per individual, even if the individual is using multiple medications.

Name of individual	Medication(s)
Dosage	Frequency
Reason(s) for medication	
Name of individual	Medication(s)
Dosage	Frequency
Reason(s) for medication	
Name of individual	Medication(s)
Dosage	Frequency
Reason(s) for medication	

## PART 5 — MEDICAL DECLARATION (continued)

If there aren't enough sections in 5.5, please add details to the box below. Include the name of the individual (i.e., your name, spouse, or a dependent), name of medication(s), dosage, frequency and reason(s) for medication.

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5.6 Please identify any biological parents or siblings of yourself and/or your spouse who before the age 60, have ever had cancer, heart or kidney disease, mental or nervous disorder or any inheritable disorder (such as Huntington's chorea or polycystic kidney disease).

INDIVIDUAL	DETAILS OF THE CONDITION
Member's parent 1	
Member's parent 2	
Member's sibling	
Member's sibling	
Spouse's parent 1	
Spouse's parent 2	
Spouse's sibling	
Spouse's sibling	

## PART 6 — DECLARATION AND AUTHORIZATION

I, the undersigned, declare that the answers to the above questions and the questions on the reverse of this form are complete and accurate and form part of an application for coverage with Blue Cross Life Insurance Company of Canada (Blue Cross Life) and/or Pacific Blue Cross. The information provided herein and collected in the future as part of the application process will be kept confidential and secure. This information will be used to determine eligibility for coverage, to administer the terms of my policy, to recommend suitable products and services to me and to manage the company's business. For these purposes, I (i) authorize any physician, health practitioner, hospital, clinic, pharmacy, or other medical or medically related facility, insurance company, government or regulatory authority, the MIB, LLC, or other organization, institute or person, that has any records or knowledge of me/my child or my/their health, to give Blue Cross Life, Pacific Blue Cross or their reinsurer any such information and (ii) Blue Cross Life and Pacific Blue Cross to access and use relevant information in records that they already hold about me.

I further authorize Blue Cross Life and Pacific Blue Cross to disclose this information to each other, their reinsurer or to any third party when required to determine eligibility of the application. Medical information may also be released to my/my child's personal physician or other medical practitioner. I have received and read the enclosed notice form describing the procedures of the MIB, LLC. I authorize Blue Cross Life and/or Pacific Blue Cross, or its reinsurer, to make a brief report of my personal health information to the MIB, LLC.

This consent is valid for as long as the contract is in force unless I revoke it in writing. I understand I may revoke my consent at any time; however, if consent is withheld or revoked the coverage may be denied or rescinded. I understand why my personal information is needed and am aware of the risks and benefits of consenting or refusing to consent. If I have questions about the collection, use or disclosure of my or my dependent's personal information, I can visit <https://www.pac.bluecross.ca/privacy>. A photocopy of this authorization shall be as valid as the original.

Member signature <b>X</b>	Date (mm-dd-yyyy)
Spouse signature <b>X</b>	Date (mm-dd-yyyy)

## PART 7 — MIB, LLC PRE-NOTICE

### IMPORTANT: Please read carefully.

Information regarding your insurability will be treated as confidential. Blue Cross Life Insurance Company of Canada or its reinsurers may, however, make a brief report thereon to MIB, LLC, which operates an information exchange on behalf of insurance companies that are members of MIB Group Inc. If you apply to another MIB, LLC member company for life or health insurance coverage, or a claim for benefits is submitted to such a company, the MIB, LLC, upon request, will supply such company with the information in its file.

Upon receipt of a request from you, the MIB, LLC, will arrange disclosure of any information it may have in your file. If you question the accuracy of information in the MIB, LLC's files, you may contact the MIB, LLC and seek a correction. The address of the MIB, LLC's information office is: MIB, LLC 50 Braintree Hill Park, Suite 400 Braintree, MA 02184-8734. Telephone: 1 866 692-6901. [www.mib.com](http://www.mib.com)

Blue Cross Life Insurance Company of Canada or their reinsurer may also release information in its file to other life insurance companies to whom you may apply for life or health insurance, or to whom a claim for benefits may be submitted.