



URBAN UNIT



RURAL AND SUBURBAN UNIT



PRIVATE SECTOR UNITS

December 12, 2019

## INCREASE TO CUPW FREE LIFE INSURANCE COVERAGE

On behalf of the CUPW Insurance Trust Fund, I am pleased to inform you that your CUPW life insurance coverage will increase, effective January 1, 2020.

### NEW COVERAGE

- Your basic life insurance plan will increase from \$8,000 to **\$10,000**;
- The accidental death and dismemberment (AD & D) insurance is also increasing to **\$10,000**;
- Spousal coverage goes from \$4,000 to **\$6,000**;
- Child coverage is increased from \$2,000 to **\$4,000**;
- Members between the ages of 65 and 70 will see their life insurance go from \$1,000 to **\$2,000**. This insurance terminates at age 70.

On January 1, 2020, this change in coverage will automatically be applied to your policy. You do not need to do anything.

Basic life insurance is an important value-added benefit of CUPW membership. It provides a basic level of life insurance coverage for you, our member.

The CUPW Insurance Trust Fund provides this life insurance to you free of charge.

In order to receive these benefits, you must be a member in good standing (MIGS). To confirm your membership status, please contact your Local.

### COUGHLIN & ASSOCIATES

If you have any questions, you can contact our plan administrator, Coughlin & Associates Ltd. They may be reached by:

- Phone: 1-888-304-2894
- Email: [cupw@coughlin.ca](mailto:cupw@coughlin.ca)
- Web: [www.coughlin.ca/cupw](http://www.coughlin.ca/cupw)

In solidarity,

Beverly Collins  
National Secretary-Treasurer

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