

## INTRODUCTION

The NPF is excited to now provide all Members with access to Protection Plus Benefits! As a result, Members of the NPF can purchase Critical Illness (CI) and/or Life insurance coverage, at affordable Member-only rates, via a completely secure online platform. During certain time periods, NPF Members can secure significant amounts of coverage with no medical questions asked! It's a smart, easy and very affordable way to protect you and your family from the unexpected.

Ask yourself what your family's financial situation would look like if you, or a member of your family, was suddenly diagnosed with a critical illness, or were to pass away.

Protection Plus Benefits is an important layer of insurance protection being made easily accessible by the NPF, so that you and your family have a quick and affordable way to secure additional financial security — for when it's needed most.

## FREQUENTLY ASKED QUESTIONS (FAQ)

The term "Guaranteed Coverage Amounts" is used throughout this FAQ document. This is the amount of coverage available to you without needing to answer any medical questions.

The Guaranteed Coverage Amounts available to National Police Federation (NPF) Members are as follows:

<u>Critical Illness Insurance</u>	<u>Life Insurance</u>
\$40,000 for you; and/or	\$100,000 for you; and/or
\$40,000 for your spouse; and	\$50,000 for your spouse; and
\$10,000 for your child(ren)	\$10,000 for your child(ren)

Please reference the FAQs for information about when these amounts are available.

These FAQs are designed to provide you with an overview of Protection Plus Benefits. This document is not a contract, and all rights of insured persons are subject to the terms and conditions of the policy.

## ELIGIBILITY

### 1. Who is eligible to apply for Protection Plus Benefits?

- All NPF Members in good standing who are: a) under age 70; b) resident in Canada; and c) actively working more than 10 hours per week at their usual place of employment, according to their regular work schedule.

The following NPF Members can also apply, assuming all other criteria are met:

- Members on a maternity or parental leave under a provincial or federal program
  - Members stationed abroad, provided they maintain Canadian residency
  - Employees of the NPF
- Spouses of eligible NPF Members (i.e., legally married or living with the eligible Member for at least one year), who are under age 70 and resident in Canada (or temporarily stationed abroad).
  - Children of eligible NPF Members who are resident in Canada and: a) under age 21; or b) under 26 and attending an accredited educational institution, college or university on a full-time basis; or c) became mentally or physically disabled while a child as defined in (a) or (b) and has been continuously disabled since that time.

This benefit is offered to you exclusively by the NPF. This is separate from other RCMP health, dental and life benefits. Within the RCMP, only NPF Members are eligible to apply. All non-NPF Member applications will be declined.

### 2. Can my spouse and/or child(ren) apply?

As an NPF Member, you need to complete and sign the application, but you are in full control of who in your family you would like to cover. You can obtain coverage for just you, just your spouse, or you *and* your spouse, and you can cover your child(ren) if either you or your spouse have selected coverage.

You have 31 days after the date of a marriage/common law union or the birth/adoption of a child to apply for Guaranteed Coverage Amounts for a new spouse or a new child, respectively.

## APPLYING FOR COVERAGE

### 3. How do I apply for Protection Plus Benefits?

It's easy! You can get a quote in seconds and apply in minutes by visiting [protectionplusbenefits.ca/npf](https://protectionplusbenefits.ca/npf) and typing in the access code that is unique to the NPF. This access code will be provided at the start of the open enrolment period.

Simply select who you want to cover, and the coverage amount you want – rates appear in real time, and you can adjust your amounts of coverage to suit your needs and budget. Select the coverage that works for you and your family to complete the online application. It's that easy!

### 4. Do I need to answer questions about my medical history to apply?

No! But only if you apply:

1. During the special time-limited 'open enrolment' period (**NOVEMBER 2025**); or
2. Within 31 days from your first day of work with the RCMP/NPF; or
3. Within 31 days of a qualifying life event (marriage/divorce, birth of a child, death of a spouse or child)

In the above scenarios you do not need to provide medical information to secure the Guaranteed Coverage Amounts.

Medical information is never needed for dependent children if you apply during an open enrolment period or within 31 days of their birth/adoption.

### 5. Can I apply while on a leave of absence?

To apply for coverage, you need to be actively at work. You cannot apply during an open enrolment while on leave. When you return to work, you can obtain up to the Guaranteed Coverage Amounts with no medical questions asked, if you apply within 31 days of the date you return to full time work at your usual place of employment, according to your regular work schedule.

### 6. I'm a new Member; can I apply without answering medical questions?

Yes! After you graduate from Depot, you can obtain up to the Guaranteed Coverage Amounts without medical questions IF you apply within 31 days from your graduation date. You must be a registered NPF Member to apply. You do not need to be enrolled in health and dental benefits to apply for Protection Plus Benefits.

### 7. If my spouse and I are both NPF Members, can we both apply?

You can apply as an NPF Member and a spouse, or you can apply separately as two Members. However, if you apply together on your application (Member and spouse), your spouse CANNOT also secure coverage as a Member, without providing medical information.

The Guaranteed Coverage Amounts are per insured person and cannot be combined. For example, you cannot obtain \$150,000 in Life insurance coverage (\$100,000 as a Member and \$50,000 as the spouse of a Member) without providing medical information.

### 8. What if I wait to apply until AFTER the time-limited 'open enrolment' opportunity?

If you were eligible during the time-limited open enrolment period but decide to wait until after this period had passed to apply, you will need to answer medical questions as part of your online application, and be approved, to secure any amount of coverage, unless you experience a qualifying life event.

You still visit [protectionplusbenefits.ca/npf](https://protectionplusbenefits.ca/npf) and enter the NPF access code (to be provided). The medical questions will simply appear as part of your online application. Your application is still completed online and if more details are required based on your answers, Blue Cross Life will reach out to you to obtain this information.

## 9. Do I have to apply for the 'Guaranteed Coverage Amounts'?

No. You can purchase more coverage, or less. The Guaranteed Coverage Amounts are simply what are available to you and/or your spouse without needing to provide medical information.

You choose the amount of coverage that works for you and your family. For you and your spouse, coverage is available in units of \$10,000, to a max of \$500,000 per insured person for Life, and \$250,000 per insured person for Critical Illness. Coverage for dependent children is available in units of \$5,000 to a max of \$10,000.

## COVERAGE DETAILS

### 10. When does coverage become effective (and when do I start paying)?

The effective date of your coverage is based on the date you apply. Guaranteed Coverage Amounts are always effective the first day of the month following the date Blue Cross Life receives your signed application. For example, if you apply on any date in November, your effective date is December 1<sup>st</sup>.

If you request coverage that requires a review of your medical information, the effective date of the portion being reviewed will be communicated with you once your application has been processed and approved.

The timing and amount of your first payment depends on when your application is processed during the month (see table at end of this FAQ for details). We always inform you what your first payment and subsequent payments will be.

### 11. What will I receive to confirm that my application has been processed (i.e. proof of coverage)?

After your application has been approved, you will receive a coverage summary and a Protection Plus Benefits coverage booklet by email. This email provides your effective date and amount(s) of coverage, and the booklet provides you with all the details of your coverage. You should keep these together in a safe place.

We ALWAYS send this information to you. If there is a delay, it is likely because we are experiencing a very high volume of applications. This will not impact the effective date of your coverage, and we appreciate your patience!

### 12. What happens to my coverage during a leave of absence from work?

Your coverage continues automatically unless you cancel it (by contacting Blue Cross Life). Premiums will continue to be deducted via your preferred payment method, and you'll remain eligible to submit claims during your leave, assuming that all other terms of the coverage are met.

If you choose to cancel your coverage at any time before or during your leave, you will no longer pay premiums and will not be eligible to make claims. You will need to re-apply as a new applicant and answer medical questions to obtain coverage again.

It is your responsibility to notify Blue Cross Life if you decide to cancel. Please contact the Protection Plus Benefits Team at Blue Cross Life directly at 1-844-949-3809 if you would like to discuss your coverage during a leave of absence.

This answer is applicable to all leave types.

### 13. What happens to my coverage if I am no longer an NPF Member?

Your Protection Plus Benefits coverage is portable and will continue automatically if your NPF membership changes (i.e. advancement, termination, etc.). Premiums will continue to be deducted via your preferred payment method, and you will remain eligible to submit claims, assuming that all other terms of the coverage are met. No action is required unless you decide to cancel.

Your coverage continues automatically if you change jobs or transfer. If your address changes, please be sure to update your contact information by completing a [Change Form](#) and sending it to Blue Cross Life.

You can reduce or cancel your Protection Plus Benefits coverage at any time by contacting the Protection Plus Benefits Team at Blue Cross Life directly at 1-844-949-3809. Blue Cross Life agents are always happy to discuss your coverage requirements with you, including when your employment is ending.

## 14. When does Protection Plus Benefits coverage end?

Coverage for you, your spouse and/or your dependent children will end the earlier of when:

- a) You terminate your coverage
- b) Your premiums are not paid within 31 days of their due date.
- c) You or your spouse or your dependent child(ren) are no longer a full-time resident of Canada
- d) Your spouse or your dependent child(ren) no longer meet the eligibility requirements
- e) You or your spouse turn age 70, or your dependent child(ren) turn age 21 (age 26 if a full-time student)
- f) The maximum amount payable under the policy has been paid
- g) You or your spouse or your dependent child(ren) commit fraud against Blue Cross Life
- h) You or your spouse or your dependent child(ren) die

Full details on when coverage ends are provided in the policy booklet.

## PAYMENT

### 15. How much does Protection Plus Benefits cost?

You can get a quote in seconds by visiting [protectionplusbenefits.ca/npf](http://protectionplusbenefits.ca/npf) and typing in the access code that is unique to the NPF. This access code is provided when open enrolment begins.

The price is impacted by several factors, including the amount of coverage selected, sex at birth, age, and use of tobacco products. Rates are often much lower than what you're likely to find on your own for comparable coverage.

The risk of dying and of being diagnosed with a critical illness increases with age. To manage this risk, your premiums will change when you enter a new age band. Starting at age 25, age bands are in 5-year increments (i.e. 25-29, 30-34 and so on). We always advise you by mail when there is a change to your premium.

**Example:** if you enrolled in benefits at age 42, you would continue to pay the quoted premium (age 40-44) until your 45<sup>th</sup> birthday, at which point you will pay the premium associated with the age 45-49 age band.

When thinking about how much coverage you need, you should consider your income, financial obligations, dependents, health care needs, and current coverage.

## 16. How do I pay for Protection Plus Benefits?

During the application process, you choose to pay directly by pre-authorized debit (directly from your bank account) or by credit card. Someone can pay your premiums on your behalf, but you will need to enter their banking/payment information on your application, and they will need to sign your application electronically.

Premiums cannot be paid via payroll deduction because neither the NPF nor the RCMP knows the amount(s) of coverage you have obtained. And you can be sure that Blue Cross Life does not disclose this information.

## 17. When will I be charged?

Premiums are charged on the first business day of each month.

If you do not see a charge for the first month of your coverage, it's probably for one of two reasons:

- a) Your application was processed after the payment cut-off date. See #10 for more details on the timing of payments; or
- b) There is a problem with your payment method (i.e. insufficient funds, expired credit card, etc.). This would need to be corrected asap to avoid termination of your coverage for non-payment.

## 18. What if I miss a payment?

Coverage will end if your premiums are not paid within 31 days of the due date. Blue Cross Life may, at its own discretion, agree to reinstate your coverage if full payment is made within 60 days of the termination date. Blue Cross Life will notify you if your premiums have not been paid.

## 19. How do I update my payment method?

To pay by pre-authorized debit, you can update your banking information by completing the [Pre-Authorized Debit \(PAD\) Form](#) and submitting it to [protectionplusadmin@bluecrosslife.ca](mailto:protectionplusadmin@bluecrosslife.ca).

You can also update your credit card information online by creating/accessing your Blue Cross account, which you create using your unique Protection Plus Policy and ID number, on the [Blue Cross Member Services Site](#) or

[Mobile App](#). **Note:** You CANNOT use the same login you would use for any other RCMP benefits available through Blue Cross.

Once your account is created, update payment details:  
On the web: Select My Account > Manage My Account > Premium Payment Method  
On mobile app: Tap Menu > My Account > Premium payment method.

## CLAIMS

### 20. How do I submit a claim and when would I receive a benefit payment?

You complete the relevant claim form and submit it for review by an experienced Blue Cross Life claims adjudicator. Claim forms are available in the 'Member Centre' at [protectionplusbenefits.ca/npf/member-centre](https://protectionplusbenefits.ca/npf/member-centre). They can be submitted along with any supporting documentation according to the instructions on the claim form. Payments are issued by cheque or pre-authorized debit once the eligible claim has been adjudicated.

## PRIVACY AND SECURITY

### 21. If/when I apply for Protection Plus Benefits, is my data secure?

Yes. The Protection Plus online application portal provides confidentiality and integrity of all data transmissions across the internet and across all public carrier circuits using approved encryption, hashing, and digital signature technologies

Encrypted electronic business transactions use encryption algorithms, validated against the criteria of the Federal Information Processing Standard (FIPS)

Other strategies employed to maintain portal security include, development practices and environments, change/ release management and penetration testing.

### 22. If/when I apply for Protection Plus Benefits, is my privacy protected?

Yes. Blue Cross Life has robust policies and processes addressing the collection, use, disclosure, storage, and protection of personal information throughout the organization and its operating companies. The Chief Privacy Officer ensures compliance with pertinent legislation and regulations, which is subject to external audits by regulators. There is an internal compliance program that is used to track and manage compliance to all necessary regulations, practices, etc.

You can learn more about Blue Cross Life's privacy protection practices at [protectionplusbenefits.ca/npf/privacy](https://protectionplusbenefits.ca/npf/privacy)

## CRITICAL ILLNESS INSURANCE

### 23. What conditions are covered?

A total of 36 medical conditions are covered, based on definitions commonly used in the insurance industry. There are 25 conditions eligible for full payment (you can claim for two of these conditions and receive two full payments if the conditions are in unrelated categories). There are also four conditions eligible for a partial payment and seven childhood conditions eligible for a full payment.

A full list of conditions and exclusions and limitations can be viewed at [protectionplusbenefits.ca/npf](https://protectionplusbenefits.ca/npf).

### 24. I already have a medical condition. How does this affect my coverage and claims?

All types of insurance are meant to protect you against unknown risks. If you are diagnosed with a covered critical illness within the first two years of your coverage, no benefit will be paid if this illness was present before you secured coverage (i.e. a pre-existing condition), regardless of whether it was formally diagnosed.

A "pre-existing condition" is a condition for which, during the two years before your coverage, you:

- a) had a medical consultation,



- b) were prescribed or were taking medication, or
- c) received treatment, including diagnostic measures, for any symptom of medical problem that led to the diagnosis of or treatment for the covered condition.

If you are diagnosed with an eligible condition within two years of being insured and your pre-existing condition has been deemed unrelated, your claim would be accepted, assuming all other terms of the policy were met.

If you are diagnosed with an eligible condition after being insured for two years or more, the pre-existing condition limitation no longer applies, regardless of the treatment you received prior to obtaining coverage.

Note that there is no coverage for cancer for 90 days after securing new coverage, or for Parkinson's Disease, specified Atypical Parkinsonian disorders and/or Multiple Sclerosis for one year after securing new coverage.

Here are two common scenarios:

**A. *I am taking medication for high cholesterol or high blood pressure, or I have diabetes. If I were to have a heart attack or stroke, would I receive a benefit payment?***

If you are diagnosed after being insured for two years or more, the pre-existing condition limitation no longer applies and your claim would be accepted, assuming all other terms of the policy were met.

If you are diagnosed within two years of being insured, the claims adjudicator at Blue Cross Life would need to determine if there was a pre-existing condition that was related to your heart attack/stroke claim. See above for more information or consult the coverage details at [protectionplusbenefits.ca/npf](http://protectionplusbenefits.ca/npf).

Also, if your pre-existing condition is deemed unrelated to the condition for which you are claiming, your claim would be accepted, even if you have been insured for less than 2 years, assuming all other terms of the policy were met.

**B. *I was diagnosed with cancer five years ago. I am now in remission and cancer-free. If I were to be diagnosed with cancer again, would I receive a critical illness benefit payment?***

Regardless of your medical history, no benefits are paid for cancer if within the first 90 days of being insured, you receive a cancer diagnosis or have any signs, symptoms or investigations leading to a diagnosis of cancer (regardless of when the diagnosis is made).

If you are diagnosed with an eligible cancer within two years of being insured and the signs, symptoms or investigations leading to this diagnosis started more than 90 days after being insured, the claims adjudicator at Blue Cross Life would need to determine if your diagnosis was related to a pre-existing condition. See above for more information or consult the coverage details at [protectionplusbenefits.ca/npf](http://protectionplusbenefits.ca/npf).

If you are diagnosed with an eligible cancer after being insured for two years or more and the signs, symptoms or investigations leading to this diagnosis started more than 90 days after being insured, the pre-existing condition limitation no longer applies and your claim would be accepted, assuming all other terms of the policy were met.

**25. If I am diagnosed with a critical illness and then recover and return to work, will I receive a benefit payment?**

Your eligibility for benefits is not dependent on your ability to work. If your claim is eligible according to the policy, your coverage pays a lump sum to use how you like. Please refer to the coverage details at [protectionplusbenefits.ca/npf](http://protectionplusbenefits.ca/npf) for a complete list of definitions, terms, and conditions.

**26. If my critical illness diagnosis is terminal, will I receive a benefit payment?**

Even if the covered critical illness is terminal, the critical illness coverage may pay a benefit. To be eligible to file a claim, you must survive 30 days following the date of diagnosis. For example, if you were diagnosed with life-threatening cancer, the critical illness coverage will

provide benefits if you survive at least 30 days, assuming all other terms of the policy are met.

If you (or your covered family member) do not survive 30 days and you have secured Protection Plus Benefits Life insurance, you or your beneficiary(-ies) would be eligible to make a life claim upon death, assuming all other terms of the policy were met.

## LIFE INSURANCE

### 27. I have a pre-existing condition. How does this affect my coverage and claims?

Unlike Critical Illness Insurance, there is no pre-existing condition exclusion for Life Insurance, with one exception. If the death is caused by suicide while an amount of life insurance has been in effect for less than 24 consecutive months, the benefit payment will be limited to the return of premiums paid to date.

As a reminder, the NPF Member must meet all eligibility criteria to apply for coverage.

## CAN'T FIND WHAT YOU'RE LOOKING FOR?

There are even more Frequently Asked Questions on our [FAQ page](#).

If you have other questions or need assistance, please call the Protection Plus Benefits Team at Blue Cross Life directly at 1-844-949-3809 or send an email to [protectionplus@bluecrosslife.ca](mailto:protectionplus@bluecrosslife.ca). Unlike your other employee benefits, the NPF or RCMP cannot answer questions about your application and/or coverage.

Table detailing the timing of your first premium payments (see Question 10)

Application processed date	Effective date	First payment date	First payment amount
Before payment cutoff date* (i.e., Nov 5 <sup>th</sup> )	1 <sup>st</sup> day of following month (i.e., Dec 1 <sup>st</sup> )	Same date your coverage becomes effective (i.e., Dec 1 <sup>st</sup> )	First month's premium (i.e., Dec)
After payment cut-off date* (i.e., Nov 30 <sup>th</sup> )	1 <sup>st</sup> day of following month (i.e., Dec 1 <sup>st</sup> )	One month following your effective date (i.e., Jan 1 <sup>st</sup> )	First and second month's premium (i.e., Dec and Jan)

\* Varies each month but typically falls around the 20th