

All employees insured under Basic Group Life Insurance are eligible to apply for an **advance payment** called "**Terminal Illness**" when they are suffering from a terminal illness and, based on medical evidence, it is expected the member's death will occur within 12 months of the date of the request.

The "**Terminal Illness**" amount cannot be more than 50% of your Basic Group Life Insurance or \$50,000, whichever is less, at the time of the request.

Examples of how the "**Terminal Illness**" amount is calculated by the Insurance carrier:

Basic Group Life Insurance Amount:	\$75,000
Living Benefit Amount:	\$37,500
Living Benefit Issue Date:	February 3 <sup>rd</sup>
Date of Death	August 12 <sup>th</sup>
Final Death Benefit Issue Date:	September 1 <sup>st</sup>

Basic Group Life Insurance Amount:	\$110,000
Living Benefit Amount:	\$50,000
Living Benefit Issue Date:	February 3 <sup>rd</sup>
Date of Death	August 12 <sup>th</sup>
Final Death Benefit Issue Date:	September 1 <sup>st</sup>

## How to Apply?

To obtain the "**Terminal Illness**" application form, employees in part 1 should contact Payroll and Benefits at 1-888-487-5050 (select your language of choice, then press "2") or at [SNBPBS@snb.ca](mailto:SNBPBS@snb.ca). If you work within Part 2 or 3, please contact your Human Resources Office.

The completed form must be forwarded to:

Medavie Blue Cross  
P. O. Box 220, 644 Main Street  
Moncton, NB E1C 8L3

Telephone: 1-877-849-8509  
Fax: 1-800-644-1722  
Email: [life\\_claims@medavie.bluecross.ca](mailto:life_claims@medavie.bluecross.ca)

For more information, contact Vestcor's Member Services team at (506) 453-2296 or toll free at 1-800-561-4012.