

EMPIRE LIFE

NO EVIDENCE MAXIMUMS AND OVERALL MAXIMUMS

This guide helps determine the No Evidence Maximums and Overall Maximums for Life, Accidental Death and Dismemberment, Weekly Indemnity, Long Term Disability and Critical Illness benefits. The No Evidence Maximum is the maximum amount of insurance an employee may obtain without providing evidence of insurability. This will vary by group size as detailed in the charts below. If a group is changing coverage from an existing carrier to Empire Life, employees must be given the same amount of coverage they had with the prior carrier. The “no loss/no gain” regulation states that benefits may not decrease solely as a result of a change in carriers. (Note that a plan design change that an employer chooses to make when changing carriers may impact the amount of coverage). The Overall Maximum is the maximum amount of insurance an employee may obtain, as detailed in the charts below.

Life and AD&D

Insured Lives	Overall Maximum	No Evidence Maximum
2	\$600,000	\$30,000*
3-4	\$800,000	\$100,000 - \$150,000
5-9	\$800,000	\$150,000 - \$200,000
10-14	\$900,000	\$175,000 - \$250,000
15-19	\$900,000	\$175,000 - \$250,000
20-24	\$1,000,000	\$175,000 - \$350,000
25-29	\$1,000,000	\$200,000 - \$375,000
30-49	\$1,000,000	\$210,000 - \$425,000
50-74	\$1,100,000	\$230,000 - \$500,000
75-99	\$1,200,000	\$250,000 - \$550,000
100-149	\$1,300,000	\$275,000 - \$600,000

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Insured Lives	Overall Maximum	No Evidence Maximum
150-199	\$1,300,000	\$290,000 - \$650,000
200-249	\$1,600,000	\$325,000 - \$700,000
250-499	\$1,600,000	\$350,000 - \$750,000
500-999	\$1,600,000	\$400,000 - \$850,000
1,000+	\$2,000,000	\$500,000 - \$900,000

* For groups with current coverage in place. \$0 for groups with no prior coverage.

Weekly Indemnity (WI)

Insured Lives	Overall Maximum	No Evidence Maximum
2	\$1,250	\$1,000*
3-4	\$1,750	\$1,000
5-9	\$2,200	\$1,000
10-14	\$2,500	\$1,200
15-19	\$2,800	\$1,400
20-49	\$3,200	\$1,800
50-99	\$3,600	\$2,000
100-249	\$4,000	\$2,200
250+	\$5,000	\$2,500

*For groups with current coverage in place. \$0 for groups with no prior coverage.

Long Term Disability (LTD)

Insured Lives	Overall Maximum	No Evidence Maximum (variable based on average age)
2	\$5,000	\$1,500-\$2,000*
3-4	\$8,000	\$1,500 - \$2,200
5-9	\$8,000	\$2,500 - \$3,500
10-14	\$8,000	\$3,500 - \$5,000
15-19	\$10,000	\$4,000 - \$6,000
20-24	\$10,000	\$4,200 - \$6,000
25-29	\$11,000	\$4,200 - \$6,000
30-49	\$12,000	\$4,400 - \$6,200
50-74	\$12,000	\$4,600 - \$7,000

NO EVIDENCE MAXIMUMS AND OVERALL MAXIMUMS

Insured Lives	Overall Maximum	No Evidence Maximum (variable based on average age)
75-99	\$13,000	\$4,800 - \$8,200
100-149	\$14,000	\$5,000 - \$10,000
150-199	\$15,000	\$5,500 - \$10,000
200-249	\$15,000	\$6,000 - \$10,000
250-499	\$15,000	\$6,500 - \$10,000
500-999	\$17,000	\$6,500 - \$10,000
1,000+	\$20,000	\$7,000 - \$10,000

*For groups with current coverage in place. \$0 for groups with no prior coverage.

Critical Illness (CI)

Insured Lives	Overall Maximum	No Evidence Maximum (variable based on average volume)
2	\$0	\$0
3-4	\$100,000	\$30,000
5-9	\$100,000	\$30,000
10-24	\$150,000	\$50,000
25-49	\$150,000	\$75,000-\$100,000
50-99	\$200,000	\$100,000-\$125,000
100-149	\$225,000	\$125,000-\$150,000
150-199	\$225,000	\$125,000-\$175,000
200-249	\$250,000	\$150,000-\$200,000
250-499	\$250,000	\$175,000-\$225,000
500-999	\$250,000	\$200,000-\$250,000
1,000+	\$250,000	\$250,000

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