

FFAW-Unifor Life Insurance

Since 2010, the FFAW-Unifor insurance plan has helped 410 families with \$6,000,000 in insurance payouts. In 2013, Life Insurance increased to \$15,000, and if your death is accidental, your beneficiary(ies) will receive \$30,000. All FFAW-Unifor members in good-standing are covered through Sunlife Financial and Industrial Alliance Insurance. Your beneficiary(ies) will receive a tax-free, cash benefit through this insurance policy. Ensure your beneficiary information is up to date by contacting our office.

Frequently Asked QUESTIONS

Q: How much does the insurance cost?

A: The insurance plan covers FFAW members who are in good standing. Members in good standing receive a union card that covers them from August 1 to July 31 of the next year. Being a member in good standing is based upon the payment of union dues from the previous year. Thus, union cards and Sunlife insurance coverage for Aug 1/2021 to July 31/2022 are based upon the payment of union dues for the 2020 season.

Q: What do I have as proof of my coverage?

A: Your union card is proof of your insurance. Your insurance coverage is only valid until July 31, 2022. After this date, if you have not paid your dues for the 2020 year *you will not be covered*.

Q: Am I covered only while working or fishing?

A: No. Coverage is for a period of one year, from August 1 to July 31 each year.

Q: What happens if I don't identify a beneficiary?

A: If you do not identify a beneficiary, the insurance benefit will go to your estate. This may complicate matters and make it difficult for your beneficiary(ies) to receive the money in the event of your death. Protect your loved ones by filling out the beneficiary form.

Q: My circumstances have changed since I last sent in my beneficiary form (for example: married or divorced)

A: If this is the case, make sure you send in a new beneficiary form. The last beneficiary form on file will be the one used.

Q: Am I still covered once I retire, am no longer actively fishing, or am no longer employed with the company I currently work for?

A: No. The insurance is only for active, card-carrying members of the FFAW and does not cover members who are no longer active or no longer hold seniority status within the union.

Q: Is there an age limit?

A: Yes. Coverage discontinues when a member turns 70 years old. This is a requirement of the insurance company.

Q: Are prescriptions, hospital stays, therapy sessions, etc. covered?

A: No. This is strictly a life/accidental death/dismemberment insurance policy. There is a cash benefit payable for loss of limbs, loss of hearing, loss of sight, etc. due to accidents only.

If you have questions or need to request a new beneficiary form,
please call Danielle at (709) 576-7276