

INSULATORS LOCAL UNION 119



HEALTH AND WELFARE TRUST FUND

November 2018

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To All Participants
Insulators Local Union 119
Health and Welfare Trust Fund

We are pleased to present this updated booklet describing the current benefits and provisions of the Health and Welfare Plan. We urge each Participant to read the booklet carefully to thoroughly familiarize themselves with the benefits that are available to them and their dependents.

The Healthcare, Visioncare, and Dentalcare Expense Benefits are designed to assist each Participant with the payment of these expenses. They may not pay the total cost of services and supplies. In effect, this Group Insurance Plan shares the payment of the Participant's medical and dental expenses. The Benefits are underwritten by the Great-West Life Assurance Company, Chubb Life Insurance Company of Canada "Chubb Life" (Accidental Death & Dismemberment and Critical Illness), and the Travel Medical Emergency coverage via RSA Travel Insurance Inc., and the Pay Direct Prescription Drug Card is Self-Insured and coordinated with Express Scripts Canada.

Please note that Plan benefits may change at any time given legislative revisions and/or the financial stability of the Trust Fund. Participants will be advised accordingly and on a timely basis of any benefit changes.

The Plan Administrator is Coughlin & Associates Ltd., PO Box 764, Winnipeg, Manitoba, R3C 2L4. If you have any questions concerning your benefits or claim procedures, please contact either the Local Union 119 office or the Plan Administrator (Toll Free 1-888-204-1234) for this information.

We are pleased to make these arrangements on behalf of each Participant, and we are certain that the Plan will bring greater security and peace of mind to each Participant and their family.

Sincerely,

The Board of Trustees
Insulators Local Union 119
Health and Welfare Trust Fund

Important Notice

This booklet highlights the principal features of the Plan; however, Group Policy No.'s 150601 Great-West Life Assurance Company, AB10406501 Chubb Life, (AD&D and Critical Illness) and 1081127 RSA (Travel Medical Emergency) issued to the Trustees of the Insulators Local Union 119 Health and Welfare Trust Fund, are the governing documents.

In the event of any variation between the information in this publication and the provisions of the Policies, the latter will prevail.

Notice Regarding Personal Information

When applying for coverage under the group benefit Plan, the Insurance Companies, and the Plan Administrator, Coughlin & Associates Ltd., and Express Scripts Canada set up a file with personal information relevant to your insurance coverage under the Plan.

The purpose of this file is to permit the employees of those companies to administer all financial services provided to you and to keep information specific to their business relationship with you. This includes the following:

1. Underwriting and financial reporting
2. Claims adjudication and management
3. Internal and external audits
4. Preparation of regulatory and statutory reports
5. Assisting you in planning and financial security

The files are kept in their offices to have access to these files when required for insurance purposes.

You have certain rights of access and correction with respect to the information in your file. A request for access or correction must be placed in writing and may be sent to the office of the Plan Administrator, Coughlin & Associates Ltd., P.O. Box 764, Winnipeg, Manitoba, R3C 2L4.

Privacy

Effective January 1, 2004, the federal Personal Information Protection and Electronic Documents Act (PIPEDA) governs the collection, use and disclosure of all personal data by all Canadian commercial organizations. Thus, every transaction involving the handling of personal data (collection, use, transfer, disclosure, storage, accessing, processing, etc.) has to be conducted in accordance with the Act.

Coughlin & Associates Ltd. is committed to respecting your right to privacy and safeguarding your personal information. For more information regarding Coughlin's Privacy Policy, please contact Coughlin & Associates Ltd. directly or via the website www.coughlin.ca.

Highlight of Benefits

PARTICIPANTS

Life Insurance

Principal Sum\$70,000
reduces by 50% at age 65

Coverage Ceases Earlier of age 71 or depletion of
Hour Bank and/or self-pay period

Please refer to the Life Insurance section for greater detail.

Accidental Death & Dismemberment Insurance

Principal Sum\$100,000
Reduces by 50% at age 65

Coverage Ceases Earlier of age 71 or depletion of
Hour Bank and/or self-pay period

Please refer to the Accidental Death & Dismemberment section for greater detail.

Dependent Life

Spouse.....\$10,000

Child.....\$5,000

Coverage Ceases Earlier of age 71 or depletion of
Hour Bank and/or self-pay period

Please refer to the Dependant Life section for greater detail.

Critical Illness

Participants are eligible to a \$5,000 flat benefit once satisfying a 30 day survival period for any of 23 insured conditions. The Critical Illness benefit ceases at age 65. Please refer to the Critical booklet prepared by Chubb Life for further information.

Weekly Income (Short Term Disability)

Benefit.....	67% of weekly earnings to a maximum of \$547 (E.I. max. equivalent)
Commencement.....	1st day of accident/8th day sickness/ 1 st day hospitalized (over 24 hours)
Maximum Duration.....	26 weeks (subject to EI wrap around)

You must apply for E.I. sickness benefits

This W.I. benefit is non-taxable.

Coverage Ceases Earlier of age 71 or depletion of Hour Bank

Please refer to the Weekly Income section for greater detail.

Long Term Disability (LTD)

Benefit (Monthly).....	\$1,900
Commencement.....	Following 26 weeks
Maximum Duration.....	To Age 65

This L.T.D. benefit is subject to direct offsets (i.e. W.C.B. and C.P.P.).

This L.T.D. benefit is non-taxable.

Coverage Ceases Earlier of age 65 or depletion of
Hour Bank account and/or self-pay period

Please refer to the Long Term Disability section for greater detail.

PARTICIPANTS AND DEPENDENTS

Healthcare

Deductible.....	Nil
Reimbursement	100% of eligible expenses

Plan Maximums

Convalescent Hospital	\$10 per day for each of the first 120 days of confinement
Nursing	\$10,000/person/lifetime
Hospital Room	Semi-Private
Physiotherapy	\$600/person/calendar year
Smoking Cessation Products	\$500/person/lifetime
Paramedical Services <i>(Chiropractor/ Osteopath/ Naturopath/ Chiropracist/ Podiatrist/ Acupuncturist/ Speech Therapist/ Psychologist, Massage Therapist)</i>	\$500/person/specialist/calendar year
Prescription Drugs.....	\$2,500/ family/calendar year via Express Scripts\$15 dispensing fee maximum20% pharmacy markup restrictionmandatory generic drug substitution unless a medical necessity is indicated by a physician
Prescribed Safety Glasses (Self-Insured)	For Members only up to \$200/24 months
Coverage Ceases	Earlier of age 75 or depletion of Hour Bank and/or self-pay period

Best Doctor's

Access to latest technologies, opinions of world class medical specialists and clinical guidance to confirm a diagnosis or suggest most effective treatment by drawing on global database of peer ranked specialists.

Please refer to Best Doctor's section for complete details.

Visioncare

Reimbursement	100% of eligible expenses Lenses, Frames, and Laser Eye Surgery*
.....	\$400 / 24 months (every 12 months for dependent children under age 18)

**Laser Eye Surgery – total charge may be reimbursed over time as long as Member remains in good standing with Local Union 119.*

Eye Examinations\$80 / 24 months
(every 12 months for dependent children under age 18)
Coverage Ceases Earlier of age 75 or depletion of
Hour Bank and/or self-pay period

Dentalcare

Deductible Nil
Reimbursement90% for Routine Treatment & Dentures
75% for Major Treatment
Fee Schedule 2018 SDA
Annual Maximum \$2,200 per individual
Checkups and cleanings are covered once per person per calendar year.
Coverage Ceases Earlier of age 75 or depletion of
Hour Bank account and/or self-pay period

Please refer to the respective section for greater detail.

Travel Medical Emergency

For emergency treatment while traveling outside your province of residence. The plan member must be covered by the provincial health plan in his or her home province to be eligible for out-of-country coverage

Deductible Nil
Maximum Trip Duration 60 days (top-up insurance available)
Maximum Benefit \$5,000,000 per trip
Coverage Ceases Earlier of age 75 or depletion of
Hour Bank account and/or self-pay period

Please refer to the Travel Medical Emergency booklet prepared by RSA for further information.

GENERAL INFORMATION

Eligible Participants

Under this Plan, the following Participants are eligible for coverage, provided they are considered a resident of Canada and are covered under a provincial health insurance program::

Union Member

A Member in good standing with Local Union 119 on whose behalf contributions are made to the Insulators Local Union 119 Health and Welfare Trust Fund.

Permit Worker

Employees of Certified Employers on whose behalf contributions are made to the Insulators Local Union 119 Health and Welfare Trust Fund but are not Members of Local Union 119 or any reciprocating Local, will be eligible for benefits under this Plan while working for a Certified Employer.

Office Staff

Office Staff of Certified Employers on whose behalf contributions are made to the Insulators Local Union 119 Health and Welfare Trust Fund but are not Members of the Local Union 119 or any reciprocating Local, will be eligible for benefits under this Plan while working for a Certified Employer.

Retired Members

A Union Member is considered retired when he/she has attained age 55 or older and has either withdrawn his/her funds from the Pension Trust Fund, or has indicated in writing to Local Union 119 of his/her retirement from the trade. When a Union Member has retired, benefit coverage (excluding Disability coverage) will continue until the earlier of the benefit age restriction or depletion of the Member's Hour Bank Account and/or self-pay period provided the Member remains in good standing with Local Union 119.

Eligibility

An account is kept by the Plan Administrator for each eligible Participant which identifies hours worked for a Certified Employer for which contributions have been made for the purpose of Group Insurance. Please note that for Office Staff, the hours worked will equate to the monthly deduction (see below) as there can be no accumulation of hours worked. This account is called an Hour Bank Account.

Each month, 120 hours will be deducted (monthly deduction) from each Participant's Hour Bank Account. A Union Member or Permit Worker may accumulate up to 1440 hours (enough to provide 12 months of coverage even though they may not work any hours during that period). Hours accumulated over this amount will be credited to the general reserves of the Fund. Furthermore, although a Permit Worker can accumulate hours worked in excess of the monthly deduction, upon the date of cessation of employment or lay-off, the balance in the Hour Bank Account is forfeited to the general reserves of the Fund unless the Permit Worker becomes a Member in good standing with Local Union 119.

A Participant will be eligible for Life Insurance, Accidental Death and Dismemberment Insurance, Critical Illness, and Long Term Disability **on the first day following the date the Participant accumulates 360 hours worked (for Office Staff this equates to three consecutive months of employment) within 6 consecutive months.** Subsequently, eligibility for Weekly Income, Healthcare (including Best Doctor's), Visioncare, Travel Medical Emergency coverage, and Dentalcare benefits will commence **on the first day of the month following the month in which the Plan Administrator has received 360 hours worked within 6 consecutive months. An enrolment card must also be completed to be eligible to receive benefits.**

If a Participant is unable to work when coverage is to become effective, the effective date of coverage will be postponed until the Participant is able to work.

Should you not be working or not be available for work on the first day your coverage would ordinarily become reinstated, the coverage for you and your dependents will be delayed until you return to work or are available for work.

If upon termination of your Group Life Insurance you have converted your Life Insurance Policy in accordance with the section of "Conversion

Privilege”, it will be necessary for you to submit evidence of insurability satisfactory to the Insurer before again becoming insured for Group Life Insurance.

If a retired Member returns to work and meets the eligibility requirements, the Retired Member would be eligible for all benefit coverage subject to the benefit age restrictions.

Disability Provision

Disabled Union Member

If a Union Member has been disabled and has received Workers’ Compensation, Auto Insurance, Weekly Income, etc, for at least (2) weeks in any month, the Union Member will be covered by the Plan for that month but no deduction will be made from the Member’s Hour Bank Account. In other words, the hours in the Member’s Hour Bank Account will be “frozen”. Coverage on this basis is available for a maximum period of three (3) consecutive months. Following three (3) consecutive months of coverage:

A Disabled Union Member can deplete his or her Hour Bank Account, and self-pay for twelve (12) consecutive months of coverage. Additional twelve (12) month self-pay extensions are available subject to approval of the Board of Trustees.

Disabled Permit Workers

A Disabled Permit Workers can extend coverage for twelve (12) consecutive months by either depleting his or her Hour Bank Account accumulation or by submitting the required monthly premium remittance to the Trust Fund.

Disabled Office Staff

Disabled Office Staff can extend coverage for up to twelve (12) consecutive months, provided the required monthly premium remittance is submitted to the Trust Fund.

Please notify your Plan Administrator when disabled.

Reinstatement of Insurance

If a Union Member's benefit coverage has previously been terminated because of insufficient hours in his/her Hour Bank Account, the Union Member will again become insured on the first day of the month following the accumulation of 120 hours in his/her Hour Bank Account provided these hours are worked within six (6) consecutive months. Otherwise, the Participant will be required to again meet the eligibility requirements of a new Participant in the Plan.

Note: If a Union Member is not eligible or cannot reinstate within a (6) consecutive month period, any hours in the Hour Bank Account will be forfeited.

Eligible Dependents

The Participant's eligible dependents consist of:

- The Participant's legal spouse, or common-law spouse (including same-sex partner) who is living in a conjugal relationship for a minimum period of twelve (12) consecutive months immediately prior to the date on which a claim arose. Divorced or separated spouses (with or without a court order or separation agreement) are **not** eligible for coverage.
- The Participant's unmarried children from 15 days to 20 years of age inclusive. As well, dependents aged 21 to 25 provided they are in full-time attendance at a University or similar institution (evidence of attendance will be required).
- Stepchildren, foster children and legally adopted children may be included the same as the Participant's own children provided they depend upon the Participant for support and maintenance.
- A child who is physically or mentally incapable of self-support beyond the limiting age may have coverage continued under the health/vision/dental insurance while remaining incapacitated and unmarried subject to the Participant's own coverage continuing in effect. To continue coverage for a child under this provision, proof of incapacity must be received by the Insurer within thirty-one (31) days after dependent coverage would otherwise terminate. Additional proof will be required from time to time.

IMPORTANT: REPORT ALL CHANGES OF BENEFICIARY, DEPENDENT STATUS, AND ADDRESS AS SOON AS POSSIBLE TO THE ADMINISTRATOR.

Termination of Insurance

The insurance for the Participant and the Participant's dependents will terminate:

- for a Union Member, at the end of any month when they do not have at least 120 Hours in their Hour Bank Account. However, a Union Member may self-pay to have his/her insurance continued as identified in the Self-Pay Provision section.
- for Permit Workers and Office Staff, at the end of the month following the date of cessation of employment or lay-off (except for Disability benefits which will cease immediately). Permit Workers and Office Staff are not eligible to make self-payments;
- for a retired Union Member, on depletion of his/her accumulated Hour Bank Account unless he/she opts to extend coverage (excluding disability coverage) via self-paying. Please refer to the Self-Pay Provision section for further information.
- for specific benefits, if the Participant reaches that benefit's age restriction;
- if the Participant enters military service;
- if the Group Policy terminates;
- under Health/Vision/Dental coverage, for a dependent if he/she is no longer an eligible dependent.

Self-Pay Provision

For Union Members/Retired Members only, if there are insufficient hours in your Hour Bank Account to make the monthly deduction for benefit coverage, you will be allowed to continue your coverage by making a self-payment (direct contribution) to the Fund. Such self-payment contributions must be continuous and consecutive for a period not to exceed twelve (12) consecutive months. The payment must be made prior to the 28th of the month following the month in which the Hour Bank

Account falls below 120 hours. Following the twelve (12) month self-pay period, Retired Members can self-pay for a further ten (10) years to maintain Healthcare, Best Doctors, Visioncare, Dentalcare, and Travel Medical Emergency coverage up to age 71, provided the Member is in good standing with Local 119 for a minimum of ten (10) consecutive years. If the Member does not remit a self-payment by the required date, the Member's insurance will be terminated without further notification as identified in the **Termination of Insurance** section of this booklet.

Eligibility to self-pay is contingent upon the Member being in good standing with Local Union 119.

Note:

- 1) **Weekly Income is excluded for self-paying Union Members.**
- 2) **Weekly Income and Long Term Disability coverage is excluded for self-paying Retired Members.**
- 3) For all non-working Union Members who are not disabled, Life Insurance coverage will be extended following twelve (12) consecutive monthly self-payments, up to age 71, provided the Union Member remits the required monthly premium remittance and subject to Union Membership being maintained.
- 4) Self-payments cannot be made by Permit Workers or Office Staff.
- 5) The self-pay provision is only available up to age 71.

If you have any questions on self-payment procedures, please call the Plan Administrator Toll Free at 1-888-204-1234.

In order to reinstate the Self-Paying duration to 12 months, an Insured Union Member must return to employment with a Certified Employer and satisfy the reinstatement requirements.

Survivor Benefit Provision

Healthcare, Travel Medical Emergency, Visioncare, and Dentalcare coverage for eligible dependents shall continue without premium payment, following the death of the Participant up to a maximum of twenty-four (24) months from the date of death.

Monthly Statements

Each month, a statement is mailed to each participant (excluding Office Staff). This statement will show the Participant's benefit status, the Employer's or self-payment contribution, the previous Hour Bank Account balance and the present Hour Bank Account balance. It should be noted that an amount is deducted from the Participant's Hour Bank Account balance each month to pay the premium for the Participant's coverage equivalent to 120 hours.

For a Union/Retired Member: if there are insufficient hours in the Union/Retired Member's account, the statement will show the amount required for the Union/Retired Member to pay on a "self-pay basis". If the required amount is not paid, the next statement will show the Union/Retired Member as being "out of benefit" with a final option to self-pay. For Permit Workers, if there is no remittance contribution on their behalf, the statement will show "out of benefit". A Participant's coverage will not again become effective until the Participant has satisfied the Reinstatement requirements.

IN ORDER TO ENSURE EACH PARTICIPANT RECEIVES THIS STATEMENT REGULARLY IT IS NECESSARY FOR EACH PARTICIPANT TO INFORM THE PLAN ADMINISTRATOR OF ANY CHANGE OF ADDRESS.

Wage Loss Provision

In the event that a Union Member incurs a total disability while insured but on lay-off or leave of absence and is "running down" his/her Hour Bank Account, the plan will recognize the Union Member's disability for wage loss benefits (Weekly Income and LTD) from the scheduled date of return to work, provided the Union Member is then totally disabled and submits an attending physician's statement certifying continued disability.

Disability Claims

All disability claims should be recorded with the Plan Administrator (Coughlin & Associates Ltd.) and the Insurer (Great-West Life) regardless of whether or not, the Participant is eligible to receive Workers Compensation, Auto Insurance Benefits or Employment Insurance Disability Benefits. This recording will assist the Participant should their claim with these agencies be declined either immediately or at a future date. In addition, proper application will be made relative to a

waiver of Life Insurance Premiums which must be made within twelve (12) months of the date of initial disability to be accepted by the Insurer.

Third Party Liability

If a Participant or dependent has the right to recover damages from any person or organization with respect to which benefits are payable by the Insurer, the Participant will be required to reimburse the Insurer for the amount of any benefits paid out of the damages recovered.

If a Participant or dependent receives a lump-sum payment under judgment or settlement for benefits which would otherwise be payable by the Insurer, no further benefits will be paid by the Insurer until the benefits that would otherwise be payable equal the amount of the lump sum.

If a claim for damages is settled before trial, you will be required to reimburse the Insurer the amount that reasonably reflects the loss of benefits that was otherwise payable by the Insurer.

A Participant or dependent must notify the Administrator of any action commenced against a third party and of any judgment or settlement in the circumstances described above.

Reciprocal Agreements

Local Union 119 Members – Union Members working in a jurisdiction other than Local Union 119 and on whose behalf contributions are being made to a Health and Welfare Trust Fund which has entered into a reciprocal agreement with Insulators Local Union 119 Health and Welfare Trust Fund should complete a Transfer Authority form and advise the Local Union or Administrator to reciprocate contributions to the “Home Fund”. This will maintain continued coverage under the Insulators Local Union 119 Health and Welfare Trust Fund.

Travel Card Members – Employees of employers on whose behalf contributions are made but who are members of other Local Unions or Funds and whose funds have entered into reciprocal agreements with the Insulators Local Union 119 Health and Welfare Trust Fund will not be eligible for benefits but will have all contributions made on their behalf reciprocated to their “Home Fund” after they complete the Transfer Authority form available at the Local Union 119 office.

Changes in Insurance Benefits

If the Participant's insurance benefits change because of an amendment to the Plan, or because of a change in the Participant's age, class, earnings, dependent status, etc., the new benefits become effective on the date the change affecting the Participant's benefits occurred.

When a change results in increased benefits, the Participant must be actively at work for an eligible employer to be eligible for the new benefits. If the Participant is not at work for an eligible employer on the date the new benefits would otherwise become effective, the change will not become effective until the Participant returns to work for an eligible employer. Increased benefits for a dependent confined in hospital on the dates the new benefits would otherwise become effective do not become effective until he or she is released from the hospital. In any case, payment for services and supplies received before the date of an increase in benefits will always be based on plan benefits in effect before the change.

Co-Ordination of Benefits

If you or your dependents are insured for similar benefits under another Plan (i.e. Group Life and Health Program, or other arrangements covering individuals in a group), the Insurer will take this into account when determining the amount of medical and dental expenses payable under this Plan.

This process is known as Co-ordination of Benefits. It allows for reimbursement of insured medical and dental expenses from all Plans, up to a total of 100% of the actual expense incurred provided the expense is eligible under both plans.

Order of Benefit Payment

A variety of circumstances will affect which Plan is considered as the "Primary Carrier" (i.e. responsible for making the initial payment toward the eligible expense), and which Plan is considered as the "Secondary Carrier" (i.e. responsible for making the payment to cover the remaining eligible expense).

- If your Spouse's Plan does not allow for Co-ordination of Benefits, it will be considered as the Primary Carrier, and will be

responsible for making the initial payment toward the eligible expense.

- If your Spouse's Plan does provide for Co-ordination of Benefits, the following rules are applied to determine which Plan is the Primary Carrier.

- **For Claims incurred by you or your Spouse:**

The Plan insuring you or your Spouse as an Employee/Member pays benefits before the Plan insuring you or your Spouse as a dependent.

In situations where you or your Spouse has coverage as an Employee/Member under more than one Plan, the order of benefit payment will be determined as follows:

- The Plan wherein the person is covered as an active full-time Employee, then
- The Plan wherein the person is covered as an active part-time Employee, then
- The Plan wherein the person is covered as a retiree.

- **For Claims incurred by your Dependent Child:**

The Plan covering the parent whose birthday (month/day) is earlier in the calendar year pays benefits first. If both parents have the same birthdate, the Plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

However, if you and your Spouse are separated or divorced, the following order applies:

- The Plan of the parent with custody of the child pays, then
- The Plan of the spouse of the parent with custody of the child (i.e. if the parent with custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay for benefits for the dependent child), then
- The Plan of the parent not having custody of the child, then

- The Plan of the spouse of the parent not having custody of the child (i.e. if the parent without custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependent Child).
- A claim for accidental injury to natural teeth will be determined under Extended Health Care Plans with accidental dental coverage before it is considered under Dental Plans.
- If the order of benefit payment cannot be determined from the above, the benefits payable under each Plan will be in proportion to the amount that would have been payable if Co-ordination of Benefits did not exist.

Submitting a Claim for Co-ordination of Benefits

To submit a claim when Co-ordination of Benefits applies, refer to the following guidelines:

- As per the Order of Benefit Payment section, determine which Plan is the Primary Carrier and which is the Secondary Carrier.
- Submit all necessary claim forms and original receipts to the Primary Carrier.
- Keep a photocopy of each receipt until your claim has been settled.
- Once your claim has been settled by the Primary Carrier, you will receive a statement outlining how your claim has been handled. Submit this statement along with all necessary claim forms to the Secondary Carrier for further consideration of payment, if applicable.

Life Insurance

The amount of the Participant's Life Insurance benefit will be paid to the Participant's designated beneficiary upon his/her death, regardless of the cause.

Please ensure upon enrolment in the plan that a beneficiary is named to whom your Life Insurance proceeds will be paid. If a beneficiary is not named, the Participant's estate will be the beneficiary. Subject to provincial laws, the beneficiary can be changed at any time. Contact the Plan Administrator to obtain the appropriate form to make such a change.

Amount of Benefit

Each Participant of the plan is entitled to an amount of Basic Life Insurance equal to *the Principal Sum outlined in the Highlight of Benefits section which reduces by 50% at age 65.*

Coverage Ceases

For Union Members, Life Insurance coverage terminates at the earlier of age 71, following depletion of the Union Member's Hour Bank Account and/or self-pay period or cessation of Union membership. For Office Staff or Permit Workers, coverage terminates upon the earlier of the date of cessation of employment, lay-off or age 71.

Waiver of Premium for Disability

If the Participant becomes totally disabled before age 65, Life Insurance may be continued without payment of premiums, during disability up to age 65. After the Participant has been totally disabled for at least six (6) months, they must submit the appropriate claim forms. **These claim forms must be received by the Plan Administrator and subsequently Great-West Life within twelve (12) months of the date of disability.** The Participant's premiums will be waived following six (6) continuous months of total disability. Proof of a continuing disability may be required from time to time.

Disability is considered "Total" when it prevents the Participant from performing 60% of his or her regular duties during the qualifying period of 26 weeks and the first two (2) years that the Participant is entitled to disability payments. If the Participant is still disabled at the end of this

time, disability is considered “Total” when it prevents the Participant from performing any work wherein the requirements are within the range of the Participant’s education, training or experience.

If the Participant recovers and returns to work, but the same disability reoccurs, it will be considered a continuation of the previous disability if the period between disabilities is less than 6 months. A recurrence of disability due to an unrelated cause will be considered a new disability if the Participant has worked at least one day between disabilities.

As the Participant is also insured for group Long Term Disability (LTD) with Great-West Life, the Participant will only need to submit the claim forms for LTD Insurance in order to make application for the Life Waiver of Premium as the definition of “Totally Disabled” is the same under LTD. Premiums for both benefits will be waived when the Participant begins receiving group LTD payments.

Premiums will not be waived if, within 12 months of joining the plan, the Participant becomes totally disabled due to a disease or injury for which the Participant obtained medical care prior to joining the plan. This restriction will not apply if after becoming insured the Participant has completed three (3) months of employment without medical care for the disease or injury. Medical care is considered to be obtained if you consult a doctor, use medication on advice of a doctor or receive other medical supplies or services.

Conversion Privilege

If the Participant’s Life Insurance terminates on or prior to his 65th birthday, the Participant may be entitled to convert, without evidence of insurability, up to the full amount of his group life Insurance to an individual policy of life insurance. Any interested Members should contact Coughlin & Associates for further information.

If the Participant should die within the 31-day period after termination of insurance, an amount equal to the Group Life Insurance benefit will be paid to the Participant’s beneficiary, whether or not the Participant has applied for conversion to an individual life insurance policy.

Dependent Life Insurance

Amount of Benefit

If one of the Participant's dependents dies, Great-West Life will pay the applicable benefit (spouse/child) as outlined in the **Highlight of Benefits** section to the Participant.

Coverage Ceases

For Union Members, Dependent Life Insurance coverage terminates at the earlier of age 71, following depletion of the Union Member's Hour Bank Account and/or self-pay period or cessation of Union membership. For Office Staff or Permit Workers, coverage terminates upon the earlier of the date of cessation of employment, lay-off or age 71.

Waiver of Premium for Disability

If the Participant becomes totally disabled before age 65, the Accidental Death & Dismemberment Insurance may be continued without payment of premiums as with Life Insurance.

Conversion Privilege

If the Participant's spouse's insurance terminates on or prior to their 65th birthday the spouse may be eligible to apply for an individual conversion policy without providing proof of insurability. The Participant's spouse must apply and pay the first premium no later than thirty-one (31) days after the Participant's Group Insurance terminates. Any interested Members should contact Coughlin & Associates for further information.

Accidental Death & Dismemberment

Amount of Benefit

Each Participant of the plan is entitled to an amount of Basic Life Insurance equal to *the Principal Sum outlined in the Highlight of Benefits section which reduces by 50% at age 65.*

Coverage Ceases

For Union Members, Accidental Death & Dismemberment coverage terminates at the earlier of age 71, following depletion of the Union Member's Hour Bank Account and/or self-pay period or cessation of Union membership. For Office Staff or Permit Workers, coverage terminates upon the earlier of the date of cessation of employment, lay-off or age 71.

Waiver of Premium for Disability

If the Participant becomes totally disabled before age 65, the Dependent Life Insurance may be continued without payment of premiums as with Life Insurance.

Conversion Privilege

If the Participant's spouse's insurance terminates on or prior to their 65th birthday the spouse may be eligible to apply for an individual conversion policy without providing proof of insurability. The Participant's spouse must apply and pay the first premium no later than thirty-one (31) days after the Participant's Group Insurance terminates. Any interested Members should contact Coughlin & Associates for further information.

Schedule of Losses

Accidental Death & Dismemberment

If such injuries shall result in any one of the following specific losses within 1 year from the date of the accident, Chubb Life will pay the percentage of the benefit amount, based on the amount stated under the benefit amount section, however, that not more than one (the largest) of such benefits shall be paid with respect to injuries resulting from one accident.

Percentage of Benefit Amount

Loss of Life.....	100%
Loss of Entire Sight of Both Eyes.....	100%
Loss of One Hand and One Foot.....	100%
Loss of Use of One Hand and One Foot.....	100%
Loss of One Hand and Entire Sight of One Eye.....	100%
Loss of One Foot and Entire Sight of One Eye.....	100%
Loss of Speech and Hearing in Both Ears.....	100%
Brain Death.....	100%
Loss of Both Arms, Both Hands, Both Legs on Both Feet.....	200%
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet.....	200%
Quadriplegia.....	200%
Paraplegia.....	200%
Hemiplegia.....	200%
Loss of One Arm or One Leg.....	75%
Loss of Use of One Arm or One Leg.....	75%
Loss of One Hand or One Foot.....	75%
Loss of Use of One Hand or One Foot.....	75%
Loss of Entire Sight of One Eye.....	75%
Loss of Speech or Hearing in Both Ears.....	75%
Loss of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Use of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Four Fingers of Same Hand.....	33 1/3%
Loss of Hearing in One Ear.....	33 1/3%
Loss of All Toes of Same Foot.....	25%

"Loss" shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the

total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to thumb and index finger or four fingers, the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If an Insured Person suffers complete severance of a hand, foot, arm or leg as described above, then Chubb Life will pay the amount specified in the Schedule of Losses even if the severed limb is surgically reattached, whether successful or not.

"Loss" as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs, provided such loss of function is continuous for 180 consecutive days and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

"Loss of Use" shall mean the total and irrecoverable loss of function of an arm, hand, foot, leg or thumb and index finger of the same hand provided such loss of function is continuous for 12 consecutive months and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

"Brain Death" means irreversible unconsciousness with total loss of brain function; and completes absence of electrical activity of the brain, even though the heart is still beating.

Quadriplegia, Paraplegia, Hemiplegia and Loss of Use losses are subject to an all policies combined maximum Benefit Amount of \$1,000,000.

Repatriation Benefit

When injuries result in loss of life of an Insured Person outside 50 kilometers from their city of permanent residence or outside Canada and the loss of life occurs within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed \$15,000.

Rehabilitation Benefit

When injuries result in a payment being made by Chubb Life under any benefit excluding the Loss of Life Benefit, Chubb Life will also pay the reasonable and necessary expenses actually incurred up to a limit of \$15,000 for special training of an Insured Employee provided:

- (a) such training is required because of such injuries and in order for an Insured Employee to become qualified to engage in an occupation in which he or she would not have been engaged except for such injuries;
- (b) expenses are to be incurred within 2 years from the date of the accident;
- (c) no payment will be made for ordinary living, travelling, or clothing expenses.

Family Transportation Benefit

When injuries result in an Insured Person confinement as an in-patient in a hospital outside 50 kilometers from an Insured Person's city of permanent residence or outside Canada and requires personal attendance of a "Member of the Immediate Family" as recommended by the attending physician, in writing, Chubb Life will pay for the expense incurred by the member of the family, for the transportation by the most direct route by a licensed common carrier to an Insured Person, while confined, but not to exceed \$15,000.

"Member of the Immediate Family" means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, or son-in-law or daughter-in-law.

Spousal Occupational Training Benefit

When injuries result in a payment being made by Chubb Life under the Loss of Life Benefit, Chubb Life will pay in addition the expenses actually incurred, within 365 days from the date of the accident, by the spouse of an Insured Employee for a formal occupation training program for the purpose of specifically qualifying such spouse to gain active employment in an occupation for which the spouse would otherwise not have sufficient qualifications. The maximum payable hereunder is \$15,000.

Home Alteration and Vehicle Modification Benefit

In the event an Insured Person sustain an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and such injury subsequently requires the use of a wheelchair to be ambulatory, Chubb Life will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the accident for:

1. the one-time cost of alterations to an Insured Person's principal residence to make it wheelchair accessible and habitable; and
2. the one-time cost of modifications necessary to a motor vehicle utilized by an Insured Person to make the vehicle accessible or drivable for an Insured Person.

Benefit payments herein will not be paid unless:

- (i) home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- (ii) vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under both items 1 and 2 shall be 10% of an Insured Person's Principal Sum.

Day Care Benefit

If an Insured Person suffers a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy a Day Care Benefit equal to the reasonable and necessary expenses actually incurred, subject to the lesser of 5% of an Insured Person's Principal Sum amount or a maximum of \$5,000 per year, on behalf of any dependent child who is enrolled in a legally licensed day care centre on the date of the accident or who enrolls in a legally licensed day care centre within 365 days following the date of the accident.

The "Day Care Benefit" will be paid each year for 4 consecutive years, but only upon receipt of satisfactory proof that a child is enrolled in a legally licensed day care centre.

"Dependent Child" means the Employee's eligible unmarried natural, legitimate, illegitimate, adopted, step child or common law child who is principally dependent on the Employee or the Employee's Spouse for financial support.

Special Education Benefit

If an Insured Person suffers a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy, a Special Education Benefit up to 5% of an Insured Person's Principal Sum amount (subject to a maximum of \$5,000 per year), on behalf of any dependent child who, on the date of the accident, is enrolled as a full-time student in any post-secondary institution of higher learning or was at the 12th grade level and subsequently enrolls as a full-time student in any post-secondary institution of higher learning within 365 days following the date of the accident.

The "Special Education Benefit" is payable annually for a maximum of 4 consecutive annual payments but only if the dependent child continues his or her education as a full-time student in an institution of higher learning.

Bereavement Benefit

When injuries covered by the policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the reasonable and necessary expenses actually incurred by the spouse and dependent children of an Insured Person for up to 6 sessions of grief counseling, by a "Professional Counselor", subject to a maximum of \$5,000.

"Professional Counselor" means a therapist or counselor who is licensed, registered or certified to provide such treatment.

In-Hospital Confinement Monthly Income Benefit

In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and an Insured Person is hospital confined as an in-patient and is under the care of a legally qualified and registered physician or surgeon other than himself or herself, Chubb Life will pay for each full month, 1% of an Insured Person's Principal Sum amount, subject to a maximum amount of \$2,500, or 1/30 of such monthly benefit for each day of partial month, retroactive to the 1st full day of such confinement but not to exceed 365 days in the aggregate for each period of hospital confinement.

"Hospital" as used herein means a legally constituted establishment which meets all of the following requirements: (1) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (2) provides 24 hour a day nursing service by registered or graduate nurses; (3) has a staff of one or more licensed physicians available at all times; (4) provides organized facilities for diagnosis and surgical facilities; and (5) is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

"In-Patient" means a person admitted to a hospital as a resident or bed-patient and who is provided at least one day's room and board by the hospital.

Cosmetic Disfigurement Benefit

If an Insured Person suffers a third degree burn due to an accident, Chubb Life will pay a percentage of the Principal Sum depending on the area of the body which was burned according to the following table, subject to a maximum benefit payable of \$25,000:

Body Part	% of Principal Sum Payable
Face, Neck, Head	10%
Hand & Forearm	25%
Either Upper Arm	15%
Torso (Front or Back)	35%
Either Thigh	10%
Either Lower Leg (below knee)	25%

In the event of a 50% surface burn, the % of benefit is reduced by 50%. This table only represents the maximum percent of the Principal Sum payable for any one accident. If the Insured suffers burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.

Continuance of Coverage

If an Insured Person is: (1) laid off on a temporary basis; (2) temporarily absent from work due to short-term disability; (3) on leave of absence; or (4) on maternity leave, coverage shall be extended for 12 months, subject to the payment of premiums. If an Insured Person assumes other occupational duties during the leave or lay-off period, no benefits shall be payable for a loss occurring during the performance of such other occupation.

Seat Belt Benefit

In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, an Insured Person

Principal Sum amount will be increased by 10% to a maximum of \$25,000 if, at the time of the accident, an Insured Person was driving or riding in a vehicle and wearing a properly fastened seat belt. Due proof of seat belt use must be provided as part of the written proof of loss.

“Vehicle” means a private passenger car, station wagon, van, or jeep-type automobile. “Seat Belt” means those belts that form a restraint system.

Identification Benefit

In the event accidental loss of life is sustained by an Insured Person not less than 150 kilometers from an Insured Person’s normal place of residence and identification of the body by a “Member of the Immediate Family” has been requested by the police or a similar governmental authority, Chubb Life will reimburse the reasonable expenses actually incurred by such member for:

- a) transportation by the most direct route to the city or town where the body is located; and
- b) hotel accommodation in such city or town, subject to a maximum duration of 3 days.

The reimbursement of such expenses incurred is subject to the accidental Loss of Life benefit being subsequently payable in accordance with the terms of the policy following the identification of the body as an Insured Person. The maximum amount payable will not exceed \$15,000 for all such expenses.

Payment will not be made for board or other ordinary living, travelling or clothing expenses, and transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

“Member of the Immediate Family” means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

Exposure and Disappearance

Loss resulting from unavoidable exposure to the elements shall be covered to the extent of the benefits afforded an Insured Person. If the

body of an Insured Person has not been found within 1 year of disappearance, stranding, sinking or wrecking of the conveyance in which an Insured Person was riding at the time of the accident, it shall be presumed, subject to all other conditions of the policy, that an Insured Person suffered a loss of life resulting from bodily injuries sustained in the accident covered under the policy.

Funeral Benefit

When injuries covered by this policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial or cremation but shall not exceed \$5,000.

The plan does not cover any loss, which is the result of:

1. intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane;
2. declared or undeclared war or any act thereof;
3. travel or flying in an aircraft owned or leased by the Policyholder, an Insured Person or a member of an Insured Person's household, or aircraft being used for any test or experimental purpose, firefighting, power line inspection, pipeline inspection, aerial photography or exploration;
4. losses occurring while an Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by Chubb Life pro-rata for any such period of full-time active duty);
5. travel or flight in any vehicle or device for aerial navigation; except to the extent such travel or flight is provided in the "Hazards Insured Against" section of the Accidental Death & Dismemberment portion of the policy.

Weekly Income

In the event a Participant becomes totally disabled due to an injury or illness the Participant will receive a disability benefit provided the Participant is under the continual treatment of a qualified and licensed physician.

All Disability claims should be recorded with the Plan Administrator (Coughlin & Associates Ltd.) and the Insurer (Great-West Life) regardless of whether or not the Participant is eligible to receive Workers' Compensation, Auto Insurance or Employment Insurance Disability Benefits. This recording will assist the Participant should a claim with these agencies be declined either immediately or at a future date. The Insurer will not be liable for a Long Term Disability claim for which initial notice is submitted twelve (12) months after the date the disabled Participant was last actively at work. In addition, proper application must be made relative to a waiver of Life Insurance Premiums which is required within twelve (12) months of the date of initial disability.

Benefits for any one disability are payable from the first (1st) day of disability for injury or sickness (if hospitalized over 24 hours) and the eighth (8th) continuous day of disability for illness, **but in no event prior to the first day of visit to the Participant's doctor.** The Participant's benefits will be payable for not more than twenty-six (26) weeks during any one period of disability.

This benefit provides for an "Employment Insurance (E.I.) Wrap Around" provision whereby:

- The first one (1) week of disability will be covered by the Plan. The Plan Administrator will advise the Participant to apply for E.I. Disability benefits immediately.
- Weeks 2 to 16 will be covered by E.I., if available or by the Plan if E.I. is not available.
- Weeks 17 to 26 will be covered by the Plan.

Note: Any W.I. benefits collected from this Plan are non-taxable.

"Totally Disabled" shall mean the Participant is incapacitated to the extent that the Participant is not able to perform all of the usual and customary

duties of his/her occupation. A Participant is not considered totally disabled unless he/she is under the active and continuous care of a physician and is following the treatment prescribed by the physician for that disability.

If following a period of disability the Participant returns to active work for at least two (2) weeks, a recurrence of this disability will be considered a new period of disability.

Amount of Benefit

A Participant of the plan is eligible for an amount of weekly disability income as outlined in the **Highlight of Benefits** section, but in no event higher than 67% of the Participant's basic weekly earnings.

If the Participant is receiving other forms of retirement income or disability income, the weekly benefit under this plan will be reduced so that the disability income which the Participant receives from all sources does not exceed 100% of his/her regular weekly earnings at the time the Participant became disabled. Benefits payable under any individual disability income policy or rider attached to an individual life insurance policy will not be included as disability income.

Coverage Ceases

For Union Members, coverage terminates at the earlier of the end of any month when one does not have the required monthly hour deduction in their Hour Bank Account, upon his/her retirement, or age 71. For Office Staff and Permit Workers, coverage terminates on the date of cessation of employment or lay-off.

Benefits are not payable for:

- injury sustained while working for pay or profit other than with an Employer who is signatory to the Collective Agreement or alternatively a Project Agreement;
- disability resulting from an intentionally self-inflicted injury;
- disability resulting from voluntary participation in a war, riot, insurrection or criminal offense;

- the portion of a period of disability during which a Participant is receiving Workers' Compensation or Auto Insurance benefits, unless proof is submitted to the Insurer that the Participant has been disqualified for such benefits;
- for the portion of a period of disability during which the Participant is unable to earn income due to:
 - a) imprisonment in a penal institution; or
 - b) confinement in a hospital, or similar institution as a result of criminal proceedings;
- during any leave of absence (including maternity/parental leave).

Long Term Disability

If the Participant becomes totally disabled before reaching age 65 and is unable to work, the Participant is eligible for a monthly disability benefit. Although it is not necessary for the Participant to be confined to his/her house during the entire period of his/her disability, the Participant must be under the care of a physician.

Description of Benefit

A Participant will begin receiving disability payments after he or she has been continuously and totally disabled for a qualifying period of 26 weeks and the Participant's salary continuance plan (i.e. Weekly Income) has expired. Payments are made at the end of each month and continue as long as the Participant is totally disabled, even if the Group Policy terminates, but not beyond the date that the Participant reaches 65 years of age or returns to work. During any period of disability payments, premiums will not be required.

Disability is considered "Total" when it prevents the Participant from performing 60% of his or her regular duties during the qualifying period and the first two (2) years that the Participant is entitled to disability payments. If the Participant is still disabled at the end of this time, disability is considered "Total" when it prevents the Participant from performing any work wherein the requirements are within the range of his/her education, training or experience.

If the Participant recovers and returns to work, but the same disability reoccurs, it will be considered a continuation of the previous disability if the period between disabilities is less than one (1) month during the qualifying period or less than six (6) months during the period when disability payments are being made. A recurrence of disability due to an unrelated cause will be considered a new disability if the Participant has worked at least one (1) day between disabilities.

Other Income

Your LTD benefit is reduced by other income you are entitled to receive while you are disabled. Your benefit is first reduced by:

- disability or retirement benefits you are entitled to on your own behalf under the Canada or Quebec Pension Plan
- benefits under any Workers' Compensation Act or similar law

There is a further reduction of your LTD benefit if the total of the income listed below exceeds 80% of your indexed monthly take-home pay before you became disabled. If it does, your benefit is reduced by the excess amount. All sources of total monthly income includes:

- your income under this plan
- loss of income benefits available through legislation, except for Employment benefits, which you and any other member of your family are entitled to on the basis of your disability, including automobile insurance benefits where permitted by law
- disability benefits under a plan of insurance available through membership in an association
- employment income, disability benefits, or retirement benefits related to any employment except an approved rehabilitation plan or program (termination pay and severance benefits are included as employment income under this provision)

Earnings received from an approved rehabilitation plan or program are not used to reduce your LTD benefit unless those earnings, together with your income from this plan and other income listed above, would exceed your indexed monthly take-home pay before you became disabled. If it does, your benefit is reduced by the excess amount.

Vocational Rehabilitation Benefits

Vocational rehabilitation involves a work related activity or training strategy that is designed to help you return a gainful employment and a more productive lifestyle. A plan or program will be approved if it is appropriate for the expected duration of your disability and it facilitates your earliest possible return to work.

Coverage Ceases

For Union Members, Long Term Disability coverage terminates upon attainment of age 65 or retirement, whichever occurs first. For Office Staff and Permit Workers, coverage terminates on the earlier of age 65 or the date of cessation of employment or lay-off.

Subrogation

If a Participant is entitled to recover compensation for loss of income from a third party as a result of the incident which caused or contributed to the disability, for which benefits are paid or payable, the Insurer will be subrogated to all rights of recovery of the Participant for loss of income, to the extent of the sum of benefits paid or payable by the Insurer. The Participant shall execute such documents as required by the Insurer.

In the event that the insured Participant provides proof to the Insurer that the said Participant has not recovered full compensation for loss of income, the Insurer shall determine the proportion of damages actually recovered and share pro rata in that amount.

Should the Participant choose to settle the matter prior to judicial determination, the Participant understands that the sum reached in settlement will be deemed to be full compensation for loss of income, and the Insurer's right of subrogation will apply.

The term "Compensation" shall include any lump sum or periodic payments which the Participant receives or is entitled to receive on account of past, present or future loss of income.

Waiver of Premium

The Insurer will waive the payment of premiums for the Long Term Disability insurance for each Participant who is receiving benefits under this coverage. Premiums will be waived beginning with the premium for the first full policy month for which benefits became payable and continuing for each full policy month for which benefits are payable.

If Your Long-Term Disability Terminates

If the Long Term Disability benefit terminates while the Participant is totally disabled, the Participant will continue to be eligible for this benefit as if it were still in force.

Conversion Privilege

If the Participant changes jobs, he or she may apply for an individual Long Term Disability Policy without any medical tests. The Participant must apply and pay the first premium no later than thirty-one (31) days after starting his/her new job, and the Participant must start his/her new job no later than six (6) months after leaving his/her present one.

Limitations

No benefits are paid for:

- Disability arising from a disease or injury for which you received medical care before your insurance started. This limitation does not apply if your disability starts after you have been continuously insured for 1 year, or you have not had medical care for the disease or injury for a continuous period of 90 days ending on or after the date your insurance took effect.

- Any period in which you do not participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.

Depending on the severity of the condition, you may be required to be under the care of a specialist.

If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.

- The scheduled duration of a lay-off or leave of absence.

This does not apply to any portion of a period of maternity leave during which you are disabled due to pregnancy.

- Any period after you fail to participate or cooperate in an approved rehabilitation plan or program.
- Any 12-month period in which you do not live in Canada or at least 6 months.
- Any period of confinement in a prison or similar institution.
- Disability arising from war, insurrection, or voluntary participation in a riot.

Healthcare

All expenses will be reimbursed at the level shown and may be subject to plan maximums and frequency limits as outlined in the **Highlight of Benefits** section.

The Plan covers reasonable and customary charges for the following services and supplies, provided the Member and eligible dependents are Canadian residents and covered under a provincial health insurance program.

Coverage Ceases

For Union Members, coverage terminates at the earlier of age 75, or depletion of Hour Bank and/or self-pay period. For Office Staff and Permit Workers, coverage terminates on the earlier of the date of cessation of employment, retirement or lay-off.

Covered Expenses

- Doctor's services outside your province of residence.
- Ambulance transportation to the nearest centre where adequate treatment is available.
- Accidental Dental benefit for accidental injury to natural teeth. (Dental Services must be completed within six (6) months from the date of accident).
- Diagnostic x-rays and lab tests; radio-active materials.
- Rental or, at Great-West Life's discretion, purchase of certain medical supplies, appliances and prosthetic devices prescribed by a doctor.
- Prescription drugs and medicines including oral contraceptives requiring the written prescription of a Physician, injectable drugs when administered by a Physician, preventative vaccines (excluding Physician fees), and Viagra and other erectile dysfunction drugs.
- Insulin, insulin syringes, blood letting devices, lancets, and home chemical testing supplies for diabetics.

- Out-of-hospital services of a registered nurse, licensed practical nurse or registered nursing assistant who is not a member of your family, but only if the patient requires the specific skills of a trained nurse, subject to a lifetime maximum of \$10,000.
- Oxygen and its administration.
- Confinement in an Intensive Care Unit.
- Services and supplies received during a hospital confinement.
- Out-patient treatment.
- Room and board in a convalescent hospital provided the confinement is primarily for rehabilitative or convalescent care and follows a minimum 3-day confinement in hospital.
- Smoking cessation products up to a \$500 lifetime maximum per person.
- Fertility drugs up to a \$1,700 lifetime maximum per person.

Limitations

No benefits are paid for:

- Delivery, transportation and administration charges.
- Services and supplies required for recreation or sports which are not medically necessary for regular daily living activities.
- Chronic or custodial care.
- Vitamins, food products, salt / sugar substitutes, contraceptive preparations and devices.
- Any single purchase of drugs which would not reasonably be used within 90 days.
- Any drug or item which does not have a drug identification number as defined by Canadian legislation, and drugs that are registered under

Division 10 of the Regulations of the Food and Drugs Act of Canada.

- Services covered under the Workers' Compensation Act or other statute.
- Services for which payment is the legal liability of any other party.
- Charges which are considered insured services of any provincial government plan

Diagnostic and Treatment Support Services

(Best Doctor's Service)

This service is designed to allow you, your dependents and your attending physician or specialists' access to the expertise of world-class specialists, resources, information and clinical guidance.

If you or your dependents are diagnosed with a serious medical condition for which there is objective evidence, or if your physician or you or your dependent suspect you have this condition, you can access this service. This service is made up of a unique step-by-step process that may help address questions or concerns about a medical condition. This may include confirming the diagnosis and suggesting the most effective treatment plan by drawing on a global database of up to 50,000 peer-ranked specialists.

How It Works

- You or your dependent can access diagnostic and treatment support services by calling 1-877-419-BEST (2378) toll-free.
- You will be connected with a member advocate who will be dedicated to your case and will provide support through the process. The member advocate will take the necessary medical history and answer your questions. Any information provided is not shared with either your employer or the administrator of your health plan.
- Based on the information and questions, the member advocate determines the optimal level of service for you or your dependent.
- The member advocate may provide information, resources, guidance and advice individually tailored to meet your health needs. They can also help identify individual community supports and resources available.
- If it is appropriate, the member advocate may arrange for an in-depth review of your medical file to assist in confirming the diagnosis and help develop a treatment plan. This review may

include collecting, deconstructing and reconstructing medical records, pathology retesting and analyzing test results. A written report outlining the conclusions and recommendations of the specialists will be forwarded to you and your physician. On average, this process takes 6 to 8 weeks. Timeframes may vary depending on the complexity of the case and the amount of medical records to collect.

- If you decide to seek treatment by a different physician, the member advocate can help identify the specialist best qualified to meet your specific medical needs. Expenses incurred for travel and treatment are not covered by this service.
- If you decide to seek treatment outside Canada, the member advocate can arrange referrals and can help book accommodations. The member advocate can also access hospital and physician discounts, arrange for forwarding of medical information and monitor the treatment process. Expenses incurred for travel and treatment are not covered by this service.

Note: These services are not insured services. Great-West Life is not responsible for the provision of the services, their results, or any treatment received or requested in connection with the services.

Visioncare

Benefits are subject to plan maximums and frequency limits as outlined in the **Highlight of Benefits** section.

The plan covers reasonable and customary charges for the following services and supplies, if they are not covered under the Participant's provincial government plan and provincial law allows the Insurer to cover them.

Coverage Ceases

For Union Members, coverage terminates at the earlier of age 75, or depletion of Hour Bank and/or self-pay period. For Office Staff and Permit Workers, coverage terminates on the earlier of the date of cessation of employment, retirement or lay-off.

Covered Expenses

- Eyeglasses, prescription safety glasses, prescription sunglasses, contact lenses, or Laser Eye Surgery*.
- * Laser eye surgery (total initial charge may be reimbursed over time, as long as the Participant remains in good standing, and limited to Visioncare maximum every 24 months).
- Eye exams.
- Contact lenses when the cornea is impaired so that visual acuity cannot be improved to at least the 20/40 level in the better eye with eye glasses to a maximum of \$200.

Note: An additional \$200 is payable for Member only towards prescription safety glasses, every 24 months

Limitations

No benefits are paid for:

- artificial eyes or sunglasses.
- services covered under the Workers' Compensation Act or other statute.
- services for which payment is the legal liability of any other party (including Government Plans).

Dentalcare

All expenses will be reimbursed at the level shown and are subject to Plan maximums and frequency limits as outlined in the **Highlight of Benefits** section.

The Plan covers reasonable and customary charges to the extent they do not exceed the dental fee guide level indicated in the **Highlight of Benefits** section.

Coverage Ceases

For Union Members, coverage terminates at the earlier of age 75, or depletion of Hour Bank and/or self-pay period. For Office Staff and Permit Workers, coverage terminates on the earlier of the date of cessation of employment, retirement or lay-off.

Treatment Plan

Before the Participant begins any course of dental treatment expected to cost more than \$500, he/she should ask the dentist to complete a treatment plan and submit it to the Administrator. Coughlin & Associates Ltd. will calculate the benefits payable for the proposed treatment, so the Participant will know in advance the portion of the cost he/she will have to pay. The calculation is valid for six (6) months; however the participant must be insured at time of service or treatment rendered.

Routine Treatment

- The following preventative services are covered no more than once in any calendar year.
 - oral examinations
 - polishing of teeth
 - bite-wing x-rays
 - fluoride application
 - oral hygiene instruction

- Scaling of teeth.
- Full mouth series of x-rays once every 24 months.
- Extractions and alveolectomy at the time of tooth extraction.
- Amalgam, silicate, acrylic and composite fillings.
- Dental surgery, including related diagnostic x-rays, lab procedures, and general anaesthesia.
- Endodontic treatment (root canal therapy).
- Periodontic treatment (treatment of gum disease).
- Space maintainers for missing primary teeth, and habit-breaking appliances.
- Necessary treatment for relief of dental pain and the cost of medication and its administration when provided by injection in the dentist's office.
- Stainless steel crowns.
- Denture relines and rebases to existing dentures.
- Initial prosthodontic appliances (i.e. removable partial or complete dentures) are covered only when they are required because at least one additional natural tooth was necessarily extracted after the date the claimant's coverage became effective.
- Replacement of an existing prosthodontic appliance (i.e. removable partial or complete dentures) is covered only when:
 - it is required because of the extraction of one or more natural teeth after the claimant's coverage became effective and the existing appliance cannot be made serviceable.

Note: If the existing appliance could have been made serviceable, only the expense for that portion of a replacement appliance which replaces the teeth extracted after the claimant's coverage became effective shall be covered.

- the existing appliance is at least five (5) years old and cannot be made serviceable.
 - a permanent appliance is required to replace a temporary appliance made after the claimant's coverage became effective and was installed, providing installation was within twelve (12) months after the installation of the temporary appliance.
 - the replacement is required as a result of an initial placement of an opposing denture while covered.
 - the replacement is required as the result of an accidental injury while covered.
- Adjustment to an initial or replacement prosthodontic appliance (i.e. removable partial or complete dentures) after the 3-month post-insertion care period.
 - Repairs and adjustments to dentures.

Major Treatment

- Crowns and inlays.
- Initial prosthodontic appliances.
- Implant dental surgery and related oral surgical services such as abutment insertion, ridge augmentation, bone preservation; implant related periodontal surgery; and subsequent implant retained appliance.
- Replacement of an existing prosthodontic appliance, (i.e. fixed bridge restoration) is covered only when:
 - it is required because of the extraction of one or more natural teeth after the claimant's coverage became effective and the existing appliance cannot be made serviceable.

Note: If the existing appliance could have been made serviceable, only the expense for that portion of a replacement appliance which replaces the teeth extracted after the claimant's coverage became effective shall be covered.

- the existing appliance is at least five (5) years old and cannot be made serviceable.
 - a permanent appliance is required to replace a temporary appliance made after the claimant's coverage became effective and was installed, providing installation was within twelve (12) months after the installation of the temporary appliance.
 - the replacement is required as the result of an accidental injury while covered.
- Repairs and recementing of crowns, inlays or existing bridgework.
 - Treatment involving gold if there is no substitute available.

Limitations

No benefits are paid for:

- Cosmetic treatment, experimental treatment, dietary planning, plaque control, congenital or developmental malformation.
- Dental treatment which is not yet approved by the Canadian Dental Association or which is clearly experimental in nature.
- Services and supplies rendered for facings on crowns or pontics posterior to the second bicuspid.
- Lost or stolen dentures.
- Charges for treatment involving gold in excess of the charges for a reasonable substitute.
- Charges for missed appointments or completion of claim forms.
- Full mouth reconstruction, vertical dimension correction, or correction of temporomandibular joint dysfunction.
- Treatment of accidental injury to natural teeth completed more than 12 months after the accident.

- Orthodontic treatment.
- Services payable under the Workers' Compensation Act or other statute.
- Services for which payment is the legal liability of any other party (including Government Plans).
- Services other than those performed by a dentist or dental hygienist, except those services which may be under the direct supervision of a Dentist as dental practitioner.
- If alternate services may be performed for the treatment of a dental condition, the amount included as an Eligible Expense will be the amount specified for the least expensive service or supply which, as determined by the Insurer, will produce professionally adequate results.

Healthcare Spending Account

Purpose

Subject to the financial stability of the Trust Fund, and at the discretion of the Trustees, a Healthcare Spending Account (H.S.A.) may be made from time to time to Members in good standing with Local Union 119. This H.S.A. will assist Union Members and their families up to their entitlement in offsetting Healthcare and Dentalcare expenses incurred above and beyond the coverage presently provided by the Insulators Local Union 119 Health & Welfare Trust Fund (i.e. coverage not included in Plan parameters and expenses in excess of Plan maximums).

Claims Procedures

For reimbursement through your H.S.A., submit your original receipt or Insurer claims summary statement with a claim form to the Plan Administrator, Coughlin & Associates Ltd., no different than for regular claims covered by the Group Insurance Plan. Please note that the Health and Dental claim forms allow for any remaining Health, Vision, or Dental benefit expenses not covered by the Basic Plan to automatically be applied to the extent of your Healthcare Spending Account, if any, unless you indicate otherwise on the applicable claim form. Please note that if you are submitting claims that require redirection to your spouse's plan for coordination of benefits, we will not automatically apply to your H.S.A. Subsequently, any remaining balance following coordination of benefits with your spouse's plan will need to be submitted (summary statement from your spouse's Insurer), to Coughlin in order to have the remaining portion applied to your H.S.A. For Dental claims submitted directly by your Dentist (i.e. no claim form submitted), the member will need to contact Coughlin's directly if wish to use their H.S.A. balance.

Eligibility

For Union Members who are no longer in benefit (i.e. Retirees, Non-Working Members, Disabled), you may still make claims against your Healthcare Spending Account balance following your last day of coverage under the Group Insurance Plan provided you maintain your good standing as a Member of the Local Union 119.

Termination

In the event of termination of Membership from Local Union 119, the remaining Healthcare Spending account balance will be immediately forfeited to the Trust Fund.

Death

In the event of a Union Member's death, coverage will be extended to the surviving dependants as follows:

1. Spouse – until the balance of the Healthcare Spending Account is depleted.
2. Dependent Children – until they no longer qualify as dependants under the Group Insurance Plan or the balance of the Healthcare Spending Account is depleted.

Reinstatement

Reinstatement of a Union Member's Healthcare Spending Account is not applicable as it is a requirement that a Member maintain a positive status with Local Union 119 at all times.

Marital Separation / Divorce

As per the provisions for the insured benefits, the Healthcare Spending Account will not be extended to the spouse following separation or divorce. Alternatively, eligible dependent children will continue to be eligible for participation at the discretion of the Union Member.

List of Eligible Medical Expenditures

A link to CRA which provides a list of eligible medical expenses is available via the Plan Member Portal on the Plan Administrator's website at www.coughlin.ca, or alternatively, you can contact Coughlin & Associates Ltd. directly and request a list be mailed to you.

To determine the outstanding balance in a Member's individual HSA, the Member should refer to his/her latest claims cheque record, monthly Member statement, or alternatively contact the Plan Administrator at (204) 942-4438 or Toll Free 1-888-204-1234, or alternatively via the Plan

Administrator's website at www.coughlin.ca by clicking on "Logon" and entering a temporary password detailed on your claims summary.

How to Make a Claim

Time Limitations

Life Insurance

Claims must be submitted within twelve (12) months of the date of loss.

AD&D

Notice of claim must be submitted within thirty (30) days of the accident, and proof of claim submitted within ninety (90) days of the accident. However, these time limitations may be extended up to twelve (12) months from the date of accident, if deemed not reasonably possible to provide notice or proof within the applicable period.

Major Medical, Visioncare and Dentalcare

Claims for these benefits must be submitted within eighteen (18) months of the date incurred.

Weekly Disability Income

A claim for disability income benefits must be submitted within six (6) months of the end of the qualifying disability period.

Long Term Disability Income

A claim for the waiver of premium benefit and Long Term Disability benefits must be submitted within twelve (12) months of the date disabled.

Coughlin Plan Member Portal

You can log in to the Coughlin Plan Member Portal at www.coughlin.ca and view your personal benefits and claims account. You can:

- Manage your profile, including updating your mailing address, telephone number, email address, updating your language of preference and viewing your dependant information.
- View your claims history and the status of claims, print explanation of benefits statements, view your benefit accumulations/maximums and view your booklet (where applicable).
- Download and print claim submission and administrative forms.

Pre-Authorized Deposit (PAD)

Eligible reimbursements for extended health and dental care claims can be deposited directly into your bank account within two to five days following their approval. In order to enrol in Coughlin & Associates Ltd.'s PAD program:

- Print the PAD form from the Coughlin Plan Member Portal or at www.coughlin.ca.
- Complete and return the form with a void cheque to Coughlin.

To be eligible for PAD, deposits must be made to an accredited Canadian financial institution. Please note that lines of credit are not accepted.

Drug Claims

You can pay for your prescription drugs at any retail pharmacy in Canada directly through your drug plan using the pay-direct drug card from Express Scripts Canada (ESC) and Coughlin & Associates Ltd.

With the pay-direct drug card, your prescription drug claims will be processed on-the-spot. There are no forms to complete and no payment required unless the claim exceeds the benefit maximums of this Plan. Simply present the card to your pharmacist when you purchase prescription drugs. Your claim payment will be processed immediately.

The card can be used by you as well as your spouse and eligible dependants. The pay-direct drug card is designed to cover only prescription drug costs.

Present the pay-direct drug card to your pharmacist when you purchase prescription drugs. The prescription data will be submitted electronically to ESC and your drug claim will be assessed in seconds while you wait. When your claim is approved, the pharmacist will return the card to you.

The card can be used at any pharmacy in Canada.

If you have listed dependents, you will receive two cards; one for you and one for your spouse. Note: Only the name of the covered employee appears on the card. An additional card will be issued in the dependant's

name for eligible dependants over age 21 and in full-time attendance at college or university.

Extended Health Care Claims

If you incur eligible extended health care expenses, complete the appropriate claim form and return it, along with any original receipts, to Coughlin & Associates Ltd. In co-ordination of benefits situations where Coughlin is the secondary payer, the original explanation of benefits form of the primary insurer and copies of the relevant receipts or dental claim forms must be submitted.

Claim forms may be obtained from the Administrator or Union Office or from Coughlin's website at www.coughlin.ca.

Note: Original claims receipts will be retained by Coughlin. It is recommended that you photocopy receipts prior to submitting claims.

Submit Your Claims Electronically

Vision care and paramedical services claims can be submitted directly through the Coughlin Plan Member Portal. Your claim will be adjudicated within two business days.

Some important points to remember:

- The maximum amount that can be claimed is \$1,000 for vision care and \$500 for paramedical services per claim transaction per covered person. You may not submit a claim for yourself and another person, such as a dependant, at the same time.
- You must be registered with Coughlin's Pre-authorized Deposit plan before the service will be activated.
- Claims are audited randomly. Be sure to keep your claim receipts for one year. If you receive an audit notice, please submit the requested original claim receipts within the timeframe indicated.

Dental Claims

Coughlin will process your dental claim using the electronic data interchange (EDI) claims processing service. With EDI, your dental claim

can be sent directly from your dental office to our claims department for adjudication.

Our EDI service uses the secure data networks of Telus, the dedicated claims processing network sponsored by the Canadian Dental Association. With Telus, you can be assured that the information contained in your dental claim will be transmitted to Coughlin quickly, safely and confidentially right from your dentist's office.

To take advantage of Coughlin's EDI service, please inform your dentist that Coughlin is your plan administrator and present them with the following security codes:

- the Coughlin Telus carrier identification number (also known as the BIN number) is **610105 on the Telus network**;
- your unique member identification number or social insurance number; and
- the policy number (150601) of your group benefit plan.

The Administrator can provide you with your member identification number.

Pre-Authorization

For treatment where the estimated cost is \$500 or more, predetermination of costs should be obtained from the Plan Administrator.

Have your dentist/ denturist complete the appropriate form or section. Mail the form to the Plan Administrator.

For a proposed treatment plan which includes crown or bridgework, please ask your dentist to send the applicable x-rays with the form.

A letter will be sent to the dentist/ denturist with a copy to you, showing how much the Plan will pay.

When your dental care claim is submitted electronically, it will be processed within two to four business days.

The Insulators Local Union 119
Health and Welfare Trust Fund

is Underwritten by:

GREAT-WEST LIFE ASSURANCE COMPANY

and

CHUBB LIFE INSURANCE COMPANY OF CANADA

and

RSA TRAVEL INSURANCE INC.

arranged by:

COUGHLIN & ASSOCIATES LTD.