

My group benefit plan



canada *life*™

CUPE / *Canadian Union
of Public Employees*

**Long Term Disability Income Benefits
Plan 1 (Classes 2, 3 and 6)**

We are pleased to offer you our services. As we adhere to principles of inclusion, all genders are incorporated in the language used in our communications with you.

BENEFIT DETAILS

Canada Life™ is a leading Canadian life and health insurer. Canada Life's financial security advisors work with our clients from coast to coast to help them secure their financial future. We provide a wide range of retirement savings and income plans; as well as life, disability and critical illness insurance for individuals and families. As a leading provider of employee benefits in Canada, we offer effective benefit solutions for large and small employee groups.

Canada Life Online

Visit our website at www.canadalife.com for:

- information and details on Canada Life's corporate profile and our products and services
- investor information
- news releases
- contact information
- online claims submission

Customer complaints

We are committed to addressing your concerns promptly, fairly and professionally. Here is how you may submit your complaint.

- Toll-free:
 - Phone: 1-866-292-7825
 - Fax: 1-855-317-9241
- Email: ombudsman@canadalife.com
- In writing:

The Canada Life Insurance Company
Ombudsman's Office T262
255 Dufferin Avenue
London, ON N6A 4K1

For additional information on how you may submit a complaint, please visit www.canadalife.com/complaints.

The information provided in the booklet is intended to summarize the provisions of Group Policy No. 51210. If there are variations between the information in the booklet and the provisions of the policy, the policy will prevail to the extent permitted by law.

This booklet contains important information and should be kept in a safe place known to you and your family.

The Plan is administered by



This booklet was prepared on: January 12, 2021

Quebec Time Limit for the Payment of Benefits

Where Quebec law applies, benefits will be paid in accordance with the terms of the plan within the following time period:

- for disability income benefits for which there is no waiting period, 30 days following receipt of the required proof of claim.
- for disability income benefits for which there is a waiting period, 30 days from the expiry of the waiting period provided the required proof of claim has been received.

Employer Role

The employer's role is limited to providing employees with information and not advice.

Protecting Your Personal Information

At Canada Life, we recognize and respect the importance of privacy. Personal information about you is kept in a confidential file at the offices of Canada Life or the offices of an organization authorized by Canada Life. Canada Life may use service providers located within or outside Canada. We limit access to personal information in your file to Canada Life staff or persons authorized by Canada Life who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law. Your personal information may be subject to disclosure to those authorized under applicable law within or outside Canada.

We use the personal information to administer the group benefits plan under which you are covered. This includes many tasks, such as:

- determining your eligibility for coverage under the plan
- enrolling you for coverage
- investigating and assessing your claims and providing you with payment
- managing your claims
- verifying and auditing eligibility and claims
- creating and maintaining records concerning our relationship
- underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan
- Canada Life's and its affiliates' internal data management and analytics
- preparing regulatory reports, such as tax slips

Your employer has an agreement with Canada Life in which your employer has financial responsibility for some or all of the benefits in the plan and we process claims on your employer's behalf. We may exchange personal information with your health care providers, your plan administrator, any insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with us or the above when relevant and necessary to administer the plan.

As a plan member, you are responsible for the claims submitted. We may exchange personal information with you and a person acting on your behalf when relevant and necessary to confirm coverage and to manage the claims submitted.

You may request access or correction of the personal information in your file. A request for access or correction should be made in writing and may be sent to any of Canada Life's offices or to our head office.

For a copy of our Privacy Guidelines, or if you have questions about our personal information policies and practices (including with respect to service providers), write to Canada Life's Chief Compliance Officer or refer to www.canadalife.com.

Notice of Liability for Benefits

Your employer has entered into an agreement with The Canada Life Assurance Company whereby the Long Term Disability Income Benefits outlined in this booklet are uninsured and your employer has liability for them.

This means that the Long Term Disability Income Benefits are:

- an unsecured financial obligation and are payable from your employer's net income, retained earnings or other financial resources; and
- not underwritten by a licensed insurer or regulated insurer.

All claims will, however, be processed by Canada Life.

If British Columbia law applies, the giving of this notice exempts your employer from the requirements under the Financial Institutions Act (British Columbia).

If Quebec law applies, any uninsured benefit is not under the supervision and control of the Autorité des marchés financiers.

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Benefit Summary

This summary must be read together with the benefits described in this booklet.

Long Term Disability Income Benefits

Waiting Period	
- employees receiving benefits under the Employment Insurance Act of Canada	The later of 60 calendar days or the date your disability benefits under the Employment Insurance Act of Canada terminate
- all other plan members	60 calendar days

Amount

- members of the CUPE Employees' Pension Plan
82.2% of your monthly earnings, of which Canada Life's calculation of 11.8% of the benefit (pension contribution) is the equivalent of 9.7% of full salary, to a maximum benefit of \$10,000

- CUPE Elected Officers
82.2% of your monthly earnings, of which Canada Life's calculation of 11.8% of the benefit (pension contribution) is the equivalent of 9.7% of full salary

- all other employees
82.2% of your monthly earnings to a maximum benefit of \$10,000

COMMENCEMENT AND TERMINATION OF COVERAGE

If you are a temporary clerical employee, you are eligible to participate in the plan after 6 months of continuous employment. If you are any other eligible temporary, permanent or term employee, you are eligible to participate in the plan after 3 months of continuous employment. You are considered continuously employed only if you satisfy the actively at work requirement throughout the eligibility waiting period.

- You will be covered as soon as you become eligible.
- You must be actively at work when coverage takes effect, otherwise the coverage will not be effective until you return to work.
- Increases in your benefits while you are covered by this plan will not become effective unless you are actively at work.
- Permanent, temporary and term employees who work less than 15 hours per week may not join the plan.

Your coverage terminates when your employment ends, you are no longer eligible, or the plan terminates, whichever is earliest.

- Your coverage may be extended if it would have terminated because you are not actively at work due to disease or injury, temporary lay-off or leave of absence. See your employer for details.

LONG TERM DISABILITY (LTD) INCOME BENEFITS

The plan provides you with regular income to replace income lost because of a lengthy disability due to illness or injury. Benefits begin after the waiting period is over, and continue until you are no longer disabled **as defined by the policy**, you reach age 65, you retire, or, if you are a temporary or term employee, you are no longer eligible due to the completion of your work assignment, whichever is earliest. Check the **Benefit Summary** for the benefit amount and waiting period.

- If disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as no interruption is longer than 30 days and the disabilities arise from the same disease or injury.
- After the waiting period, successive disabilities are considered to be in the same disability period if they arise from the same disease or injury and the later disability starts within 6 months after the previous disability ends.
- LTD benefits are payable for the first 24 months following the waiting period if injury or disease prevents you from doing your own job. You are **not** considered disabled if you can perform a combination of duties that regularly took at least 60% of your time to complete.
- After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and provides you with an income of at least 60% of your indexed monthly earnings before disability.

Taxable Plan

- Because CUPE contributes to the cost of LTD coverage, benefits are taxable.
- Your LTD coverage will not continue past the end of the day before the date you reach age 65, the date your employment terminates, or when you retire, whichever is earliest.

Other Income

Your monthly LTD benefit is reduced by the other income listed below to which you are entitled during disability:

- 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
- 50% of earnings received from an approved rehabilitation plan

Rehabilitation Benefit

- If you are disabled, rehabilitation involves a training strategy or work related activity that is designed to help you return to gainful employment and a more productive lifestyle. Canada Life will approve a program that facilitates your earliest possible return to work. Contact your employer for more information about this aspect of the plan.
- The balance of any earnings received from an approved rehabilitation program is not used to further reduce your LTD benefit unless that balance, together with your income from this plan and the other income listed above, would exceed your indexed monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

Pension Contribution Benefit

If you are a member of the CUPE Employees' Pension Plan, 11.8% of your LTD benefit is your pension contribution.

Inflation Protection

Effective January 1st of each year, your LTD benefit will be adjusted to reflect increases in the Consumer Price Index, to a maximum increase of 3% in any year.

Limitations

No benefits are paid for:

- Disability arising from a disease or injury for which you received medical care before your coverage started. This limitation does not apply if your disability starts after you have been continuously covered 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 coverage took effect. Medical care is considered to be obtained when you consult a physician, use medication on the advice of a physician or receive other medical services or supplies.
- The scheduled duration of a temporary 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 you are entitled to or in receipt of benefits under the Employment Insurance Act of Canada
- Any period of prison confinement

- Disability arising from war, insurrection, or voluntary participation in a riot
- Any period in which you do not cooperate with an approved rehabilitation plan or program
- Any period in which you do not cooperate with a reasonable treatment program. Depending on the severity of the condition, the plan may require you to be under the care of a specialist. For substance abuse, treatment must include participation in a recognized substance abuse withdrawal program.
- Any 12-month period during which you do not live in Canada for at least 6 months

How to Make a Claim

- To submit claims online, go to www.canadalife.com.
- To submit paper claims, obtain an Employee Claim Submission Guide (form M4307B) and follow the guide's instructions.

You can get this form from CUPE, or online from the Canada Life corporate website. To access the form online, go to www.canadalife.com.

Please ensure that your claim is submitted to Canada Life as soon as possible, but no later than 6 months after the end of the waiting period.



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