

**OPERATING ENGINEERS
OF MANITOBA
LOCAL 987**



**RURAL MUNICIPALITIES OF
BROKENHEAD, LAC DU BONNET,
SPRINGFIELD, ST. CLEMENTS,
SWAN VALLEY WEST, AND TACHE**

**HEALTH & WELFARE
TRUST FUND**

January 2023

Introduction

Insurance protection against the financial hardship that so often accompanies sickness, accident or death is important to all of us. In order to make this protection available to you, a Group Benefit Plan has been arranged to assist in protecting the Plan Participants of the Operating Engineers of Manitoba Local 987 Health and Welfare Trust Fund from these hardships. The Supplementary Healthcare and Dentalcare Benefits are designed to assist you with the payment of these expenses. (It may not pay the total cost of services and supplies.) In effect, this Group Benefit Plan shares the payment of your medical and dental bills with you. The Benefits are underwritten by the Manulife Financial, AIG Insurance Company, and Chubb Life Insurance Company of Canada (Chubb Life), and Homewood Health while the pay direct prescription drug card is coordinated with Telus eClaims.

To further assist Members and their families expediently and efficiently, Plan benefits have been expanded to include the People Connect Mental Health Resource along with the Coughlin Care Gold Virtual Benefits which can be accessed remotely via computer, secure text, video chat or telephone.

We urge you to read your booklet carefully to thoroughly familiarize yourself with the benefits that are available to you and your dependents.

Please note that benefits may change at any time given legislative revisions and/or the costs of providing Plan benefits. You will be advised accordingly of any benefit changes.

The Plan Administrator is Coughlin & Associates Ltd. and their office is located at Suite 1391 – 1403 Kenaston Blvd, Winnipeg, Manitoba, R3P 2T5. If you have any questions concerning your benefits or claim procedures, please contact the Plan Administrator at (204) 942-4438 or Toll Free 1-888-204-1234 for this information.

We are pleased to make these arrangements on your behalf and are certain that your participation in the Plan will bring greater security and peace of mind to you and your family.

Sincerely,

The Board of Trustees of the Operating Engineers
of Manitoba Local 987 Health and Welfare Trust Fund

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Important Notice

This booklet highlights the principal features of the Plan and is presented as a matter of general information only. Please note that this information is in reference to the governing documents of the Plan: Group Policy #901837 of Manulife Financial (Manulife), Policy # CMG 9428860 for AIG Travel Insurance, Policy #AB10406505 through Chubb Life, Homewood Health, People Corporation, and Telus Adjudicare Group #59276 issued to the Trustees of Operating Engineers of Manitoba Local 987 Health & Welfare Trust Fund.

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

Notice Regarding Personal Information

When applying for coverage under the Group Benefit Plan, the applicable insurance companies, and the Plan Administrator, Coughlin & Associates Ltd., set up a file with personal information relevant to your benefit coverage under the Plan.

The purpose of this file is to permit these 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. Assistance in planning your financial security

The files are kept in their offices allowing 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.

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

Highlight of Benefits

Administration Contact: 987admin@coughlin.ca

Claims Contact: winnclaims@coughlin.ca

Member Life Insurance

Participants are eligible for an amount of insurance equal to \$15,000. Coverage reduces by 50% at age 65, and terminates at age 70.

Please refer to the Life Insurance section for more details.

Dependent Life Insurance

Spouse	-	\$5,000
Each Child	-	\$2,500

Dependent Life Insurance coverage ceases at age 70.

Please refer to the Dependent Life section for more details.

Optional Life Insurance

Coverage in units of \$10,000 to a maximum of \$500,000 each (Participant and spouse) subject to medical questionnaire and approval by Insurer.

Call Plan Administrator for more information.

Accidental Death and Dismemberment Insurance

Participants are eligible for the Principal Sum equal to \$50,000. Coverage reduces by 50% at age 65; and terminates at age 70.

Please refer to the Accidental Death & Dismemberment section for more details.

Weekly Disability Income

This benefit is equal to 66 2/3% of weekly earnings, subject to a maximum benefit of \$650 per week (equivalent to the Employment Insurance (EI) Maximum earnings). Benefits begin on the 1st day of a disability due to an accident/1st day hospitalization or surgery or on the 8th day of a disability due to sickness. The maximum duration of benefits is 26 weeks.

Note: The benefit received is non-taxable.

Weekly Disability Income coverage ceases at age 65.

Please refer to the Weekly Disability Income section for more details.

Supplementary Healthcare

- Deductible\$25 per individual or family per calendar year
(not applicable to hospital, prescription drugs and visioncare expenses)
- Coinsurance.....100% of eligible expenses
.....(subject to Reasonable and Customary limits)
- Prescription Drugs.....\$1,200 per family per benefit year
(April 1 – March 31)
-All In One Benefits Card
-\$15 dispensing fee
- mandatory generic substitution unless a physician
indicates a medical necessity (documentation is required for review, in
order to update drug card)

The Plan is partnering with Pocket Pills, a digital pharmacy, to offer home delivery of prescription drugs. Access to this service can be obtained through <https://app.pocketpills.com/coughlin> or can be obtained on the Coughlin website at www.coughlin.ca.

- Licensed Speech Therapist or Clinical Psychologist..... \$1,000 per individual
per calendar year
- Paramedical Practitioner \$500 per specialist per individual
per calendar year
- Nursing (out of hospital) \$10,000 per individual
per calendar year
- Lifetime Maximum Unlimited

Visioncare Maximum Benefit

- Eyeglasses and Contact lenses.....\$100 per individual every
24 consecutive months
- Eye Examinations.....\$50 per individual every
24 consecutive months
(every 12 months if under 21 years of age)

Visioncare expenses are not subject to a deductible or coinsurance.

Supplementary Healthcare coverage ceases at age 75, however, coverage will be extended if actively working Union Member.

Please refer to the Supplementary Healthcare Benefits section for more details.

People Connect – Mental Health Resource

Maximum (per person) included under Psychology benefit in Extended Healthcare, Paramedical Services, plus eligible under H.S.A.

People Connect provides members and their family members with educational tools, an online assessment, and access to immediate care through virtual therapy. The first virtual counselling session is free, and each additional session is \$90 per hour or \$45 per 30 minutes and payable via credit card. For reimbursement from the Health and Welfare Trust Fund, please submit the receipt and claim form to Coughlin & Associates for processing.

To get started, please visit pcpeopleconnect.com. For additional information, please contact peopleconnect@peoplecorporation.ca.

Coverage Ceases..... upon cessation of Supplementary Healthcare benefit coverage

Coughlin Care Gold

- **Virtual Healthcare** (vCare): To register for vCare you can access directly via the secure link <https://www.vcareregistration.com> You will require your policy number (901837) and certificate number (Member ID) off your Prescription Drug card or contact the Coughlin Administrator at vcare-info@coughlin.ca or (204) 942-4438.
- **Healthcare Navigator**: Assist navigating public health system (# 1-866-883-5956)
- **Cancer Assistance**: Personalized assistance (# 1-866-599-2720)
- **Medical Second Opinion**: Following diagnosis of a serious illness, verification/review of a prescribed treatment and results assessment (1-866-599-5956)

EligibilityLocal Union 987 Insured Participants and Families

Refer to *Coughlin Care Gold* section.

Travel Medical Emergency

Policy Number CMG 9428860

Deductible Nil

Benefit Maximum Under 70: \$5 Million/per person/lifetime
..... 70 to 74: \$2 Million/per person/lifetime

Maximum Duration90 days

Coverage ceases Earlier of age 75 or depletion of
..... Hour Bank account and/or self-pay period

Contact Number Canada/US: 1-8779-207-5018
..... Outside Canada/US: 1-819-566-3940

Please see the Travel Medical Emergency section for how to make a claim. Or refer to the Travel Medical Emergency Booklet provided by AIG for further information.

Member Family Assistance Program

Benefit..... 12 sessions (1 hour)/individual
Calendar year via Homewood Human Solutions at 1-800-663-1142

Please contact Coughlin & Associates or access your Member Portal for complete details.

Dentalcare

Deductible Nil

Coinsurance..... 100% for Basic Services
.....80% for Major Services

Maximum Benefit \$1,000 per individual per calendar year

Fee Guide – Benefits are paid in accordance with the 2023 Fee Guide (subject to change) for the province where the service is rendered. Please see the Dentalcare section for a list of eligible expenses

Dentalcare coverage ceases at age 75, however, coverage will be extended if actively working Union Member.

Please see Dentalcare Benefits section for more details.

General Information

The Group Benefit Plan is administered by a Board of Trustees representing the Participants of Operating Engineers of Manitoba Local 987 and Contributing Employers participating in the Plan.

Effective October 1, 2020 for September work the Plan Design transitioned from an Hour Bank to a Corporate Plan basis. While each eligible Participant will still have an account kept by Coughlin & Associates Ltd., it will reflect the contribution remittance received from your Contributing Rural Municipality (i.e. Employer) for the purpose of Group Benefits. Your Employer will no longer remit monthly contributions based on actual work hours, rather a flat amount based on your age category (under age 65, age 65-70 and over age 70). Any accumulated balance in your account on the date of transition will be maintained until either lay-off or retirement, where the balance will be draw down.

Initial Eligibility

Following satisfaction of the applicable waiting period with your Rural Municipality (i.e. Employer) or on the date of seasonal rehire, notification must be provided by the Employer to Coughlin & Associates before the end of the month with the applicable monthly contribution remittance received no later than the 15th of the next month, in order for your coverage to start the 1st of the following month. Local 987 Non-Member Participants the waiting period is **six (6)** consecutive months of employment. **To be eligible for benefits, all members and non-member participants must complete and submit an Enrolment Card.**

For Supplementary Healthcare, People Connect, Coughlin Care, Dentalcare and Travel Medical Emergency benefits:

You and your eligible dependents will become insured for coverage **on the first day of the following month of satisfying your waiting period or date of rehire** provided you are actively at work or available for work on the day you would ordinarily become insured.

For Member Life, Dependent Life, Weekly Disability Income, Employee Family Assistance Program (EFAP), and Accidental Death and Dismemberment (AD&D) Insurance benefits:

You and your eligible dependents will become insured for coverage **on the next day of the month of satisfying your waiting period or date of rehire** provided you are actively at work or available for work on the day you would ordinarily become insured.

If you are unable to work when coverage would be in effect, the effective date of coverage will then be postponed until you are able to work.

Ongoing Eligibility

Each month an amount will be deducted from the Union Member's Account equal to the contribution remittance based on the applicable age category. This is also applicable for Local 987 Non Member Participants.

For Local 987 Non Member Participants coverage ceases immediately upon the date of termination of employment or lay-off.

Eligible Participants

Under this Plan, the following Participants, provided they are declared residents of Canada and insured under the applicable Provincial Medicare Plan, are eligible for coverage:

Union Members

Members deemed "Fulltime" by the Employer and in good standing with Local 987 on whose behalf contributions are made to the Operating Engineers of Manitoba Local 987 Health and Welfare Trust Fund. This includes "Seasonal" members who work on average more than 25 hours weekly.

Local 987 Non-Member Participants

Office Staff or Associates who are considered full-time (i.e. working on average greater than 35 hours per week) and on whose behalf contributions are being made to the Operating Engineers of Manitoba Local 987 Health and Welfare Trust Fund but are not Union Members of Local 987 or any other reciprocating Local will be eligible for benefit coverage while working for a Contributing Employer.

Retired Members

A Union Member is considered Retired when he/she has attained age 55 or older and has indicated retirement to the Plan Administrator or Local 987.

Eligible Dependants

Eligible dependents under this Plan who are Canadian residents and covered under a provincial health insurance program shall include:

- A spouse or child who is domiciled (permanent residence) in Canada. However, if a Dependent is domiciled outside Canada, such Dependent may be deemed to be domiciled in Canada provided such individual is covered under a provincial medical plan and prior written approval is obtained from the Insurer.
- Your spouse as the result of a valid civil or religious ceremony, or a person (including same-sex partners) whose relationship with you has existed for a minimum period of twelve (12) consecutive months immediately prior to the date on which a claim arose.
- Unmarried children who are under age 22, or under age 25 if attending an accredited school, college, or university as a full-time student. Dependent children must be dependent on you for support and not employed at a regular full time job. With respect to Dependent Life Insurance, dependent children must be over 14 days of age.
- A child of your spouse provided:
 - i. he/she is also your biological child; or
 - ii. your spouse is living with you and has custody of the child.
- Any functionally impaired child who was insured as a dependent shall remain insured beyond any limiting age for dependants. For the purposes of insurance, functionally impaired shall mean an unmarried person who was insured as a dependant prior to becoming functionally impaired who is not receiving payments from an aid program and is incapable of self-sustaining employment due to a functional impairment specified in a government regulation and who is wholly dependent upon the member for support and maintenance within the terms of the Income Tax Act.
- Divorced or separated spouses (with or without a court order or separation agreement) are **not** eligible for coverage.

If a dependant is confined for medical care or treatment in any institution or at home when coverage would normally start, the dependant will not be covered until given a final release by the physician from all such confinement.

IMPORTANT:

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

Continuation of Benefits for Dependants

If your death occurs while you are insured, the Supplementary Healthcare (including Travel Medical Emergency), People Connect, Coughlin Care, EFAP, and Dentalcare coverage for your dependants will continue for a period of twenty-four (24) months. If your surviving children cease to qualify as eligible dependants (as defined earlier), any coverage continuing after your death will terminate on the earlier of the date they no longer qualify or the date that the policy or benefit terminates. Your surviving spouse shall cease to qualify on the earlier of the date of re-marriage or the date the policy or benefit terminates.

Reinstatement of Eligibility

For Supplementary Healthcare, People Connect, Coughlin Care, Dentalcare, and Travel Medical Emergency (TME) benefits:

If your benefit coverage has previously terminated because of a lay-off and you chose not to self-pay to continue coverage, you will again become insured on the first day of the following month if the Plan Administrator has received notification of your rehire in such month and the applicable monthly contribution remittance received no later than the 15th of the next month **provided your return to work is within 6 months.**

For Life, Dependent Life, Weekly Disability Income, EFAP, and Accidental Death and Dismemberment (AD&D) Insurance benefits:

If your benefit coverage has previously terminated because of lay-off and you chose not to self-pay to continue coverage, you will again become insured on the first day of the month following your return to work if the Plan Administrator has received notification of your rehire

in such month and the applicable monthly contribution remittance received no later than the 15th of the next month **provided your return to work is within 6 months.**

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.

Changes in Insurance Benefits

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

When a change results in increased benefits, you must be actively at work to be eligible for the new benefits. If you are not at work on the date the new benefits would otherwise become effective, the change will not become effective until you return to work. Increased benefits for a dependent confined in hospital on the date the new benefits would otherwise become effective do not become effective until he or she is released from 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.

Termination of Insurance

Coverage for you and your eligible dependants will terminate:

- 1) For a Union Member, at the end of the month wherein you do not have at least one month’s contribution remittance in your Account. However, you may arrange to have your coverage continued on a self-pay basis as per the Self-Payment provision in this booklet. The Plan Administrator will contact you with the required self-pay amount.

- 2) **If you cease to be a Member of the Union.**
- 3) For Local 987 Non-Member Participants, at the end of the month following the date of termination of employment or lay-off (except for Disability Income coverage which will cease immediately). Local 987 Non-Member Participants are not eligible to make self-payments.
- 4) If you enter military service.
- 5) If the Group Policy terminates.
- 6) If you discontinue any required contributions.
- 7) When you attain age 65 or retire - with respect to Weekly Disability Income (WI) benefits.
- 8) When you attain age 70 (for Union Members following depletion of Account, if applicable) - with respect to Member Life, Dependent Life, and Accidental Death and Dismemberment (AD&D) Insurance.
- 9) When you attain age 75 unless you are a Union Member still actively working, with respect to Supplementary Healthcare, Travel Medical Emergency, EFAP, and Dentalcare Benefits. Please note that the Outside Canada Referral benefits within the Supplementary Healthcare benefit cease at age 65.
- 10) The date you become eligible for other Group Insurance benefits similar to those for which you are covered under this Plan.
- 11) For a dependant, once they no longer qualify as an eligible dependant (please refer to Eligible Dependants section).

Self-Payment Provision

A **Non-Working Union Member** whose benefit coverage is terminated due to insufficient funds in Account may continue to have coverage for him/herself and eligible dependents by making monthly self-payments to the Plan through the Plan Administrator (Coughlin & Associates Ltd.) for eighteen (18) consecutive months (the first six (6) months for all benefits including Weekly Disability Income (WI) and twelve (12) months for all benefits excluding WI). The payment must be made prior to the twenty-

eight (28th) of the month following the month in which the member's Account falls below the required deduction.

A **Retired Member** who is “running down” his/her Account, if applicable, has coverage for all benefits (excluding WI). Upon the “running down” of the Account, the Retired Member may make monthly self-payments for only Dentalcare, Supplementary Healthcare, People Connect, and Coughlin Care coverage for eighteen (18) months.

All benefit coverage when self-paying will cease upon the attainment of age 75.

Before your benefit coverage terminates, the Plan Administrator will inform you of your option to continue your benefit coverage through self-payments.

Eligibility to self-pay is contingent upon the discretion of the Union, whereby the Union and Retired Member must remain in good standing with Local 987.

Monthly Statements

Each month a statement is mailed to each Participant (excluding Local 987 Non-Member Participants).

The statement will show the amount required to pay on a “self-pay basis”. If the required amount is not paid, the next statement will show you as being out of benefit with a final option to self-pay. If self-payments are not made when required, your coverage will not again become effective until you have satisfied the reinstatement requirements.

In order to ensure you are receiving this statement it is necessary to promptly inform the Plan Administrator of any change of address.

This statement will show the Participant's benefit status, the Employer's contribution, and the previous and present months' Account balance. It should be noted that an amount is deducted (refer to Ongoing Eligibility) from your Account balance each month to pay the premium for your coverage.

Disability Claims

All disability claims should be recorded with Manulife and Coughlin & Associates Ltd. regardless of whether or not you are eligible for Workers' Compensation, Auto Insurance or Employment Insurance (E.I.) Disability Benefits. This recording will

assist you should your 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 is required within twelve (12) months of the date of initial disability.

Disability Provision

Disabled Local 987 Non-Member Participant

A disabled Local 987 Non-Member Participant may have coverage extended for twelve (12) months from the date of disability provided the required monthly contribution is remitted to the Trust Fund on his/her behalf.

Wage Loss Provision

In the event that an insured Union Member incurs a total disability while on lay-off or leave of absence and is making self-payments for the first six (6) months, the Plan will recognize the disability for wage loss benefits (Weekly Income) from the scheduled date of return to work provided the Union Member is still totally disabled and furnishes attending physicians' statements certifying continued disability.

Reciprocal Agreements

Local 987 Members – Union Members working in a jurisdiction other than Local 987 on whose behalf contributions are being made to a Health and Welfare Trust Fund which has entered into a reciprocal agreement with the Operating Engineers of Manitoba Local 987 Health and Welfare Trust Fund should complete a Transfer Authority Form and advise the Local Union and the Plan Administrator to reciprocate contributions to their “Home Fund”. This will maintain coverage under the Operating Engineers of Manitoba Local 987 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 Operating Engineers of Manitoba Local 987 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 a Transfer Authority Form.

Third Party Liability

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

The term “**damages**” will include any lump sum or periodic payments received with respect to (1) past, present, or future loss of income, and (2) any other benefits, otherwise payable by the Insurer.

If you or your dependant 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 would otherwise be payable by the Insurer.

You or your dependant must notify the Plan Administrator of any action commenced against a third party and of any judgment or settlement in the circumstances described above.

Member Life Insurance

Amount of Benefit

In the event of your death while insured, the amount of your Life Insurance is payable to your designated beneficiary as outlined in the Highlight of Benefits section.

You may change your beneficiary at any time by written notice to the Plan Administrator, subject to any policy or legal limitations.

Coverage Ceases

For Union Members, Life Insurance coverage ceases at the earlier of age 70, on depletion of your Account and/or self-pay period, or if you are no longer a Member in good standing with Local 987.

For Local 987 Non-Member Participants coverage ceases at the earlier of age 70, the date of retirement, termination of employment or lay-off.

Waiver of Premium For Disability

If you become totally disabled for twelve (12) consecutive months before age 65, your Life Insurance premiums will be continued without payment of premiums until you cease to be totally disabled or until you reach age 65, whichever occurs first. To qualify, you must be unable to work for compensation or profit or to engage in any business or occupation, and you must submit proof of your continuing disability as may be required by the Insurer.

All disability claims should be recorded with Manulife and Coughlin & Associates Ltd. regardless of whether or not you are eligible for Workers' Compensation, Auto Insurance or Employment Insurance (E.I.) Disability Benefits. This recording will assist you should your claim with these agencies be declined either immediately or at a future date.

Note: In order to qualify for the Waiver of Premium benefit, you must notify the Plan Administrator within twelve (12) months of your last active day at work and also furnish proof of your disability satisfactory to the Insurer within eighteen (18) months of the last active day at work.

Conversion Privilege

Your Life Insurance continues for thirty-one (31) days following the termination of your coverage. During this thirty-one (31) day period you may convert the amount of your Group Life Insurance to an individual plan without submitting evidence of health. If interested, please contact Coughlin & Associates Ltd. for further information.

Dependent Life Insurance

Amount of Benefit

In the event of the death of your spouse and/or dependent child(ren) while insured, the amount of Dependent Life Insurance is payable to you as outlined in the Highlight of Benefits section.

Coverage Ceases

For Union Members, Dependent Life Insurance coverage ceases at the earlier of age 70, on depletion of your Account, and/or self-pay period, or if you are no longer a member in good standing with Local 987.

For Local 987 Non-Member Participants coverage ceases at the earlier of age 70, the date of retirement, termination of employment or lay-off.

Waiver of Premium for Disability

If, while insured for this coverage, you become disabled and qualify for the Waiver of Premium benefit under your Life Insurance coverage, the Insurer will also waive the payment of Dependent Life Insurance premiums.

Conversion Privilege

Your Dependent Life Insurance continues for thirty-one (31) days following the termination of your coverage. During this thirty-one (31) day period you may convert the amount of your Insurance, to an individual plan without submitting evidence of health.

If interested, please contact Coughlin & Associates Ltd. for further information.

Accidental Death and Dismemberment Insurance (AD&D)

(underwritten by Chubb Life)

Coverage

The plan offers you full 24-hour protection against accidents, on or off the job, on business, on vacation, at home, regardless of your health history.

Benefit Amount

You are entitled to the Principal Sum or a portion thereof, as outlined in the Highlight of Benefits section. The amount of benefit depends on the loss suffered by you and is limited to the percentage of the Principal Sum shown in the Schedule of Losses.

Coverage Ceases

For Union Members, AD&D coverage ceases at the earlier of age 70, on depletion of your Account and/or self-pay period, or if you are no longer a Member in good standing with Local 987.

For Local 987 Non-Member Participants coverage ceases at the earlier of age 70, the date of retirement, termination of employment or layoff.

Waiver of Premium For Disability

If, while insured for this coverage, you become disabled and qualify for the Waiver of Premium benefit under your Life Insurance coverage, the Insurer will also waive the payment of Dependent Life Insurance premiums.

Conversion Privilege

Your AD&D Insurance continues for thirty-one (31) days following the termination of your coverage. During this thirty-one (31) day period you may convert the amount of your Insurance, to an individual plan without submitting evidence of health.

If interested, please contact Coughlin & Associates Ltd. 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

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 or 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 complete 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 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 driveable 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 amount to a maximum of \$50,000.

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, stepchild 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 Counsellor”, subject to a maximum of \$5,000.

“Professional Counsellor” means a therapist or counsellor 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 because 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.

Subject to all the terms and conditions of the policy, waiver of any premium as herein provided will continue with respect to an Insured Employee until age 65 or earlier termination of the policy. If an Insured Employee ceases to be disabled and an Insured Employee returns to employment with the Policyholder and is a member of an eligible class, insurance with respect to an Insured Employee may be continued upon resumption of premium payments by an Insured Employee or the Policyholder.

If after 120 days, an Insured Employee receives approval of any long term disability claim provided under a policy of group insurance through the Policyholder, Chubb Life will then waive the payment of each Accidental Death and Dismemberment insurance premium subject to the terms stated above.

Recurrent Disabilities

When an Insured Employee becomes totally disabled again from the same or related causes within 6 months of cessation of the Waiver of Premiums, then all such recurrences will be considered a continuation of the same disability and Chubb Life will waive the 6 months qualification period.

If the same disability recurs more than 6 months after cessation of the Waiver of Premiums, such disability will be considered a separate disability. Two disabilities which are due to unrelated causes are considered separate disabilities if they were separated by a return to work of at least one 1 day.

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 Disability Income

In the event you become totally disabled due to a non-occupational injury or sickness you will receive a disability benefit, provided you are under the continuous treatment of a qualified and licensed physician (Medical Doctor) and medical information support total disability.

“Totally Disabled” shall mean you are unable to perform any and every duty of your occupation.

All disability claims should be recorded with Manulife and Coughlin & Associates Ltd. regardless of whether or not you are eligible for Workers’ Compensation, Auto Insurance or Employment Insurance (E.I.) Disability Benefits. This recording will assist you should your claim with these agencies be declined either immediately or at a future date.

If following a period of disability you return to active work for at least two weeks, a recurrence of this disability will be considered a new period of disability. This benefit is equal to 66 2/3% of weekly earnings, subject to a maximum benefit of \$650 per week (equivalent to the Employment Insurance (EI) Maximum earnings). Benefits begin on the 1st day of a disability due to an accident/1st day hospitalization or surgery or on the 8th day of a disability due to sickness. The maximum duration of benefits is 26 weeks. Note: The benefit received is non-taxable. Weekly Disability Income coverage ceases at age 65.

Coverage Ceases

For Union Members, Weekly Disability Income coverage ceases at the earlier of age 65, following the depletion of your Account and/or self-pay period of six (6) months, the date of retirement, or if you are no longer a Member in good standing with Local 987.

For Local 987 Non-Member Participants coverage ceases at the earlier of age 65, date of retirement, termination of employment, or lay-off. Part-time Local 987 Non-Member Participants are not eligible for Weekly Disability Income coverage.

Offsets To Benefits

The amount payable to you under this benefit is calculated by deducting from your benefit any other sources of income as specified in the Master

Policy, which includes any other disability or pension programs or any amounts payable under an Automobile Insurance Plan.

Exclusions

Benefits are not payable for disabilities arising from the following:

- for the portion of a period of disability during which you are not under treatment by a physician;
- intentionally self-inflicted injuries;
- voluntary participation in a war, riot, insurrection, or criminal offense;
- for the portion of a period of disability during which you are
 - a) imprisoned in a penal institution; or
 - b) confined in a hospital, or similar institution as a result of criminal proceedings
- any period of disability, or portion thereof, during any leave of absence (including maternity leave).

Benefits will not be payable for:

- a disability which commences on or after the date a strike or lay-off begins, subject to any provincial Employment or Labour Standards Act;
- the portion of a period of disability during which you are eligible to receive benefits under any Workers' Compensation Law or any similar law; unless due proof is submitted to the Insurer that you have been disqualified for such benefits.

Subrogation

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

In the event you provide proof to the Insurer that you have not recovered full compensation for loss of income, the Insurer shall determine the proportion of damages recovered and share pro rata in that amount.

Should you choose to settle the matter prior to judicial determination, it is understood 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 you receive or are entitled to receive on account of past, present or future loss of income.

Supplementary Healthcare

In the event you or your dependent(s) incur in a calendar year any of the Eligible Expenses listed below, you will be paid up to 100% of the Benefit Maximum of such expenses in excess of the Medical Deductible for that year. Some expenses including Prescription Drugs might require a medical recommendation and further details for claims assessment purposes. The pre-approved expenses require specific information from your attending physician, including diagnosis, duration, and other relevant information pertaining to the nature of the illness and required treatment.

Medical Deductible

The Medical Deductible is that portion of the Eligible Expenses which you are required to satisfy in any year before you receive benefits. The Medical Deductible is identified in the Highlight of Benefits section and is deducted from the first eligible claim submitted for assessment in each calendar year.

Lifetime Maximum Benefit

The total lifetime benefit payable in respect to you or your dependents is outlined in the Highlight of Benefits section.

Coverage Ceases

For Union Members, Supplementary Healthcare coverage ceases at the earlier of age 75 (unless actively working), the date of retirement, and/or following depletion of your Account and/or self-pay period or if you are no longer a Union Member in good standing with the Local 987.

Local 987 Non-Member Participants coverage ceases at the earlier of age 75, the date of retirement, termination of employment or lay-off.

Eligible Expenses

The following is a list of eligible expenses:

Prescription Drug Expenses

Coverage for reasonable and customary charges incurred for medically necessary drugs and medicines (includes vaccines but excluding physician's fees) which:

- 1) are dispensed by a licensed pharmacist or physician legally authorized to dispense such drugs and medicines (includes vaccines but excluding physician's fees);
- 2) are prescribed by a physician or other professional authorized by provincial legislation to prescribe drugs for the treatment of a diagnosed illness or injury.

Note: Smoking cessation aids containing nicotine are covered, subject to a lifetime maximum benefit of \$500 per individual. Fertility drugs and treatment are covered, subject to a lifetime maximum benefit of \$2,500 per individual. Note that Smoking cessation and Fertility drugs should be submitted directly to the Administrator's office. (These items are not programmed through the drug card.) Viagra and other erectile dysfunction drugs are covered and are included in the yearly benefit maximum for Prescription Drug Expenses.

No benefit shall be payable for:

- 1) vitamins, vitamin supplements, dietary supplements, or diet foods.
- 2) food and food products, including infant formula, infant foods, and salt and sugar substitutes.
- 3) general products or any other product which can be sold at any retail outlet including, but not limited to, such items as contact lens care, non-medicated shampoo, toothpaste, skin protectors, emollients and soaps.
- 4) any single purchase of drugs which would not reasonably be used within ninety (90) days from the date of purchase.

The Plan is partnering with Pocket Pills, a digital pharmacy, to offer home delivery of prescription drugs. While the Plan will benefit from the lower dispensing fees they charge compared to most other pharmacies, it is the convenience of this provider and ease of their online platform that we wish to highlight. Furthermore, shipping and med-packs through Pocket Pills is provided at no additional charge. Access to this service can be obtained through <https://app.pocketpills.com/coughlin> or can be obtained on the Coughlin website at www.coughlin.ca.

Supplementary Health Expenses

The following is a list of eligible expenses which are covered to the extent that they are Reasonable and Customary, as determined by Manulife Financial; and they are not insured under the Provincial Plan or any other government-sponsored program. Reasonable and Customary is a term used to refer to the commonly charged or prevailing fees for healthcare services with a geographic area. A fee is generally considered to be reasonable if it falls within the parameters of the average or commonly charged fee for that particular service with that specific community.

- 1) Charges for a licensed Convalescent Care Facility subject to a daily maximum benefit of \$10 per day for semi-private or private accommodation for not more than 120 days of confinement per disability. Confinement must begin following a minimum of three (3) consecutive days of hospital confinement and prior to the insured's 65 birthday;
- 2) Charges for the services of a certified registered or licensed Osteopath, Chiropractor, Physiotherapist/Athletic Therapist, Naturopath, Podiatrist or Chiropodist, Masseur* or Christian Science practitioner up to the maximum identified in the Highlight of Benefits section.

* The Massage Therapist must have a Government Registration Number and a minimum of two (2) years study at a recognized massage therapy school (MTAM, LCSP, or AMTWP, etc.)

Charges for the services of a licensed Speech Therapist or Clinical Psychologist (and similar qualified Specialists) up to the maximum identified in the Highlight of Benefits section in excess of the provincial plan. and are subject to Reasonable and Customary limits per visit/duration of visit.

Charges for x-rays are covered up to a total maximum benefit of \$20 per calendar year for all specialties combined;

- 3) Charges for the services of a Registered Nurse (R.N.) Nursing Assistant (C.N.A., R.N.A., R.P.N., L.P.N., or L.N.A.) or a member of the Victorian Order of Nurses (V.O.N.) which are rendered while the insured is not confined to a hospital subject to the maximum identified in the Highlight of Benefits section

provided such nurse is not a resident in your home or a relative of your family. These charges will be considered eligible expenses only if recommended by a physician and only if medically necessary. Custodial services are not eligible.;

- 4) Charges for rental (or, at the Insurer's option, purchase) of durable medical or surgical equipment required for therapeutic purposes following physician recommendation for a specific diagnosed condition and as approved by the Insurer;
- 5) Charges for rental (or, at the Insurer's option, purchases of braces and crutches and the purchase of prostheses following physician recommendation for a specific diagnosed condition;
- 6) Charges for professional ambulance services, other than airline, to and from the nearest hospital qualified to provide the necessary treatment;

Emergency transportation within the Insured's province of residence by airline to and from the nearest hospital qualified to provide the necessary treatment. Such emergency transportation is subject to a maximum benefit equal to the economy airfare for the Insured and, if medically required, a medical attendant who is neither a resident in your home nor a relative of your family;

- 7) Charges for necessary dental treatment required as the result of an accidental injury to natural teeth provided the accident occurred while insured under this coverage, subject to a maximum benefit of \$5,000 per accident. As determined by the Insurer, only such charges directly related to such an accidental injury are considered a covered medical expense. The dental work must be completed within twelve (12) months of the accident to be considered a covered medical expense;
- 8) Charges for orthopedic shoes and orthotics prescribed by a licensed physician, podiatrist or chiropodist which have been specially designed and molded by an orthotist, pedorthist, podiatrist, or chiropodist for the Insured individual and are required to correct a diagnosed (by a physician, podiatrist or chiropodist) physical impairment. The maximum benefit is \$200 per shoe and an overall maximum benefit of \$400 in any calendar year. Note that coverage is on a reimbursement basis – assignment of benefits to the provider is not allowed;

- 9) Charges for compression stockings when prescribed by a physician for a diagnosed medical condition including the required compression factor, to a maximum of 2 pairs per calendar year. Note that coverage is on a reimbursement basis – assignment of benefits to the provider is not allowed;
- 10) Wigs as a result of chemotherapy treatment or some other disease that causes hair loss, up to \$250 per lifetime.
- 11) Charges for laboratory tests and x-rays not covered by any provincial government plan, subject to a maximum benefit of \$500 per individual per calendar year;
- 12) Charges for purchases of hearing aids (excluding batteries), subject to a maximum benefit of \$500 per individual in any four (4) consecutive years (including replacement);

Out-of-Country Referral Expenses (outside Canada)

If you are under age 65 and are referred by a physician for non-emergency treatment which is not available in Canada and for which there is no medically sufficient alternate treatment available in Canada, the following expenses in excess of any provincial government plan allowance are covered, provided they are eligible for reimbursement in whole or in part by the provincial government plan. Expenses incurred outside Canada are subject to a lifetime maximum benefit of \$1,000,000.

- 1) reasonable and customary charges for semi-private accommodation;
- 2) reasonable and customary charges for the services of a physician;
- 3) reasonable and customary charges for hospital services and supplies furnished during hospitalization, and for x-ray examinations and laboratory tests related to medical treatment rendered without hospitalization.

Out of Province Referral Expenses (Inside Canada)

If you are referred to a physician or to a hospital outside your province of residence but inside Canada for medically necessary treatment which is unavailable in your province of residence, and for which there is no medically sufficient alternate treatment available in your province of residence, and which is eligible for reimbursement in whole or in part by a provincial medical plan, the following expenses in excess of any government plan are covered:

- i) reasonable and customary charges for ward accommodation;
- i) reasonable and customary charges for services of a physician;
- ii) reasonable and customary charges for hospital services and supplies furnished during hospitalization;
- iii) reasonable and customary charges for x-ray examinations and laboratory tests related to medical treatment ordered without hospitalization

Visioncare Expenses

Charges for Visioncare expenses are as follows:

- 1) Eye examinations performed by a qualified optometrist or ophthalmologist. The maximum benefit is identified in the Highlight of Benefits section;
- 2) Lenses and frames for eyeglasses (including tinting, photograying and hardening of lenses), prescribed safety glasses or contact lenses covered, subject to a maximum benefit identified in the Highlight of Benefits section;
- 3) Contact lenses prescribed for severe corneal astigmatism, severe corneal scarring, Keratoconus (conical cornea) or Aphakia, provided visual acuity cannot be improved to at least 20/40 level by spectacle lenses, subject to a maximum benefit of \$200 in any period of twenty-four (24) consecutive months;
- 4) Visual Training, subject to a maximum benefit of 50% of the charges for the service.

Exclusions

The foregoing list of eligible expenses shall not include any of the following:

- 1) Charges which are considered an insured service of any provincial government plan;
- 2) Charges for general health examinations, and examinations required for use of a third party;

- 3) Charges for a surgical procedure or treatment performed primarily for beautification, or charges for hospital confinement for such surgical procedure or treatment;
- 4) Charges for medical treatment or surgical procedures by a physician other than as provided under Outside Canada Referral Expenses and Out of Province Referral Expenses (inside Canada);
- 5) Charges for transport or travel, other than as specifically provided under eligible expenses;
- 6) Charges not specified in the foregoing list of eligible medical expenses;
- 7) Charges for services or supplies which are furnished without the recommendation and approval of a physician acting within the scope of his/her license;
- 8) Charges which are not medically necessary to the care and treatment of any existing or suspected injury, disease or pregnancy;
- 9) Charges which are from an occupational injury or disease covered by any Workers' Compensation law or similar legislation;
- 10) Charges which would not normally have been incurred but for the presence of this insurance or for which you are not legally obligated to pay;
- 11) Charges which the Insurer is not permitted, by any law or regulation, to cover;
- 12) Charges for dental work wherein a third party is responsible for payment for such charges;
- 13) Charges for bodily injury resulting directly or indirectly from war or an act of war (whether declared or undeclared), insurrection or riot, or hostilities of any kind;
- 14) Charges for services or supplies resulting from any intentionally self-inflicted wound;

- 15) Charges for drugs, sera, injectable drugs or supplies which are not approved by Health Canada or are experimental or limited in use whether or not so approved;
- 16) Charges for experimental medical procedures or treatment not approved by the Canadian Medical Association or the appropriate medical specialty society;
- 17) Charges made by a physician for travel, broken appointments, communication costs, filling in of forms, or physician's supplies.
- 18) Charges for hospital accommodations in Canada.
- 19) Charges incurred for anyone who is not insured under the Provincial Medicare Plan.

Coughlin Care Gold

Virtual Healthcare (vCare):

Personalized medical support with healthcare providers via secure text and video chat to address your healthcare needs from the comfort of your home or any other convenient location

To enroll for vCare, you will be required to provide your Policy # (901837) and Certificate # (Member ID) – these can be obtained from your Prescription Drug card. If you do not have these, they can be provided by the Plan Administrator.

To register, you must go to the vCare link on the Union or Coughlin websites or you can access directly via the secure link <https://www.vcareregistration.com> When registering, you will be required to create your individual password. We highly recommend you do not use a work email address, as office firewalls may inadvertently block access to the app. Please note to support this app your phone must be a minimum Android 5.0 or iPhone iOS 12.

Healthcare Navigation:

Assistance with navigating the public healthcare system, providing a single point of contact throughout diagnosis, treatment, and rehabilitation to ensure continuity of care. Healthcare Navigation provides access to a nurse who will be the single point of contact through the healthcare journey, by providing:

- Assessments and treatment plans
- Booking of appointments
- Pre-appointment prep
- Follow-up appointments
- Ensure continuity of care and coordination of benefits
- Explanation of options
- Completion of paperwork
- Review of results
- Assist with alternative treatments

Access to Healthcare Navigation is through Compass Health Care Navigation at 1-866-883-5956. You will be asked to provide your name, Member ID (can be obtained from your Drug Card), your Union Local

and possibly your Provincial Healthcare # (depending on the nature of your call).

Cancer Assistance:

Cancer Assistance pairs the member with a highly trained oncology nurse who will work with the patient to ensure the current cancer treatment is delivered in a timely manner.

- Individualized case management for all types and stages of cancer
- Ensure best practices are followed
- Provides assessment of cancer treatment approach
- Reviews results and answers questions and explanations of tests and treatments
- Nurses are assigned to clients based on their subspecialty allowing for deeper knowledge of their specific cancer type

Access to Cancer Assistance at 1-866-599-2720. You will be asked to provide your name, Member ID (can be obtained from your Drug Card), your Union Local and possibly your Provincial Healthcare # (depending on the nature of your call).

Medical Second Opinion:

Offers consultation and recommendations through Cleveland Clinic to confirm the best course of action about your treatment plans or options

- Ensure diagnosis is correct
- Receive comprehensive healthcare reports
- Works directly with the patient's personal physician
- Ensure optimal treatment plans
- Options on alternative treatment

Access to Medical Second Opinion is through Compass Health Care Navigation at 1-866-883-5956. You will be asked to provide your name, Member ID (can be obtained from your Drug Card), your Union Local and possibly your Provincial Healthcare # (depending on the nature of your call).

Travel Medical Emergency

(Underwritten by AIG/ Global Excel)

Travel assistance is provided by Global Excel Management Inc. With centres worldwide they will:

- help locate the most appropriate medical facility for you.
- confirm coverage with AIG Insurance Company of Canada and assure the hospital that you are covered.
- guarantee payment for hospitalization, if necessary.
- arrange for admission to a hospital.
- provide translation services.
- contact your own doctor for recommendations, when required.
- contact your family and employer, when required.
- arrange for/co-ordinate emergency medical evacuation. and
- co-ordinate your return home.

How to Claim

If you require emergency medical care or hospitalization, you or someone acting on your behalf should contact Global Excel Management Inc. immediately. If circumstances prevent you from calling Global Excel Management Inc. right away, you should contact them as soon as you can. Global Excel Management Inc. will help ensure that you receive the medical care you need and, if possible, will make claims payment arrangements directly with the hospital or service provider.

If you contact GLOBAL EXCEL MANAGEMENT INC. right away, your claim may be pre-approved so you can avoid having to pay upfront and claim for reimbursement later.

If you are not able to contact Global Excel Management Inc. before being billed for the charges, or if your medical needs are minor in nature (i.e., costing less than \$500), it is your responsibility to pay the bill promptly yourself and then submit a claim as soon as you return from your trip. In any case, your claim should be submitted no later than 90 days after the expense was incurred. Global Excel Management Inc. and the insurance company are not responsible for dealing with any payment reminders or collection notices that you receive from medical providers.

To make a claim for out-of-pocket expenses, contact a Global Excel Management Inc. operator at:

From Canada & U.S., call toll free 1-877-207-5018
Outside Canada & U.S., call collect 1-819-566-3940

Give the operator your name and your Policy Number: CMG 9428860

The operator will send you a claim form. When you complete the form, provide the patient's name and provincial health plan number and your certificate number. Be sure to attach detailed statements and original receipts showing the services rendered and the charges for each service. Mail your completed claim form and attachments to:

Global Excel Management Inc.
73 Queen Street
Lennoxville, QC, J1M 1J3

Please make sure you obtain your medical records, statements, or detailed receipts at the time of treatment and/or discharge, to submit with your claim. All claims must be submitted to Global Excel Management Inc. as soon as possible, and no later than 90 days after the expense was incurred.

Dentalcare

In the event you incur in a calendar year any of the Eligible Expenses listed below, you will be reimbursed as per the Highlight of Benefits section.

Coverage Ceases

For Union Members, Dentalcare coverage ceases at the earlier of age 75 (unless actively working), and/or following depletion of your Account and/or self-pay period, or if you are no longer a Member in good standing with Local Union 987.

For Local 987 Non-Member Participants coverage ceases at the earlier of age 75, the date of retirement, cessation of employment or lay-off.

Extension of Benefits

No benefits for Eligible Expenses will be paid for claims incurred after the termination of the Master Policy or after your insurance under this coverage ceases unless you die while insured. In this regard, please refer to the Continuation of Benefits section.

Alternate Benefits and Submission of Treatment Plan

Where there exists more than one customarily employed and professionally adequate method of treating injury or disease to the teeth, Manulife reserves the right to determine eligible expenses on the basis of an alternate benefit.

Before your dentist starts a course of treatment, he/she will, upon request, prepare a “treatment plan” – a written report describing his/her recommendations as to necessary treatment and cost.

- **You will be required to submit a treatment plan to the Administrator before treatment starts for any Routine or Major Treatment expected to cost more than \$500.** This enables the Administrator to determine in advance the benefits payable for the proposed treatment, and this allows you to know any portion of the cost you will have to pay.
- If you do not submit a “treatment plan” where required, you may find that your claim, or a portion of it, may not be covered.

Note: The proposed course of treatment must be completed within six (6) months for the benefit determination to remain valid. Otherwise, it is suggested you submit a new treatment plan.

Eligible Expenses

Charges for the following supplies and services are considered Eligible Expenses.

Basic Services

If they do not exceed the fee level of the applicable provincial fee schedule as outlined in the Highlight of Benefits section. Further details may be found in the Master Policy.

1. The following services (a) to (f) inclusive, each limited to once in a 9 month period;
 - a) routine oral examinations
 - b) one unit of polishing
 - c) posterior, bilateral and bite-wing x-rays
 - d) topical application of fluoride solutions
 - e) study casts
 - f) oral hygiene instruction
2. Full-mouth series of x-rays; limited to one set in 2 calendar years.
3. Routine extractions and surgical removal of teeth.
4. Silver amalgam, silicate or synthetic restorations (fillings) or stainless steel crowns.
5. Endodontic treatment (root canal therapy)
6. Anesthesia where reasonably and customarily required in connection with other covered procedures.
7. Treatment for Periodontics and other diseases of the gums and tissues of the mouth.
8. Passive space maintainers for dependent children only.
9. Repairs including addition of new teeth.

10. Relining and rebasing of existing dentures (limited to once every 3 years).

11. Laboratory charges – are limited to 60% of the professional fee.

Major Services

1. *Removable Prosthetic Devices*: The initial installation of partial or full dentures, subject to the pre-existing condition limitations of teeth missing, extracted or fractured prior to becoming insured.

Replacement of existing dentures is not covered except if:

- (a) The replacement is required because of extraction, loss or fracture of one or more sound natural teeth after the individual became insured under this plan; or
- (b) The replacement is more than twelve (12) months after the individual became insured under this coverage, and the existing dentures are at least five (5) years old and no longer serviceable.

Replacement of lost or stolen dentures, the duplication of dentures and personalization or characterization of dentures is not covered.

2. *Extensive Restorative Dentistry*: Those procedures, including gold inlays, onlays and crowns, used to restore the natural teeth to their normal functions where the tooth, as a result of extensive caries or fracture, cannot be restored with a filling. When a tooth can be restored with silver amalgam, silicate or synthetic restorations, benefits will be determined based on the usual costs of such a restoration. Such procedures are subject to the pre-existing condition limitations on teeth missing, extracted, or fractured prior to becoming insured.

3. *Fixed Prosthetic Devices:* The initial installation of fixed prosthetic devices subject to the pre-existing condition limitations on teeth missing, extracted or fractured prior to becoming insured.

Recementing and replacement of the facing or veneer of the fixed prosthetic device.

The replacement of existing fixed prosthetic devices is not covered except if:

- (a) The replacement is required because of extraction, loss or fracture of one or more sound natural teeth after the individual became insured under this plan or
 - (b) The replacement is more than 12 months after the individual became insured under this coverage, and the existing fixed prosthetic device is at least 5 years old and no longer serviceable.
4. **Implants and/or Related Service** – Should implants and/or related services be obtained, reimbursement will be considered but only up to the maximum that would have been paid for the least costly professionally adequate treatment to restore the entire arch, such as prosthetic devices (crowns, denture and/or bridgework) as defined under the Alternate Benefit provisions, subject to the coinsurance applicable to the treatment determined to be eligible.
 5. **Laboratory charges** - are limited to 60% of the professional fee.

Exclusions and Limitations

Payments will not be made for any dental procedure in respect of any injury or dental disease for which you or your dependent were advised to receive treatment or for which treatment first begun before you or your dependent became insured for that dental procedure. Payments will not be made for any dental procedure in respect of teeth missing, extracted or fractured before you or your dependent became insured for that procedure except for appliance replacement as specifically stated under Eligible Expenses.

No benefit will be payable for the initial installation (or addition) of prosthetic devices unless such installation (or addition) is required primarily due to teeth that were missing, extracted or fractured after becoming insured under this plan for prosthetic devices.

No benefit is payable for the following:

1. Services or supplies that are primarily for cosmetic dentistry;
2. Services or supplies which are not furnished by a legally qualified dentist or denturist acting within the scope of his/her license;
3. Any charge for an injury resulting from war, riot, insurrection or participation in a criminal act;
4. Any miscellaneous charges such as counseling or instruction, travel, broken appointments, communication costs or filling in of forms;
5. Any charge resulting from any intentionally self-inflicted injury;
6. Any services covered in whole or in part by any government plan, services for which no charge is made, or services which the Insurer is not permitted by law to cover;
7. Any charge for services which would not normally have been incurred, but for the presence of this insurance, or for which you are not required to pay;
8. Any dental examinations required by a third party;
9. Diagnostic procedures in connection with any benefit categories excluded as eligible expenses;
10. Any services or supplies in connection with Orthodontics.

Co-Ordination of Benefits

If you or your dependents are insured for similar benefits under another Plan (i.e. Group Health Program, or other arrangements covering individuals in a group), Manulife will take this into account when determining the amount of 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 allow 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 Dependent 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 have coverage as an Employee/Member under more than one Plan, the order of benefit payment will be determined as follows:

- The Plan where the person is covered as an active full-time Employee, then
- The Plan where the person is covered as an active part-time Employee, then
- The Plan where 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 pays (i.e. if the parent with custody of the child is remarried or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependent Child) , then
- The Plan of the parent not having custody of the child pays, 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.

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.

Member Portal – Electronic Claims

Coughlin & Associates Ltd. offers plan members the option to submit claims for prescription drugs, health and dental online. To access this service, please register at Coughlin's plan member portal at <https://coughlin.onlineclaimsaccess.net/> or download the mobile app from the App Store or Google Play. Once you are on the portal or have accessed the app:

- Follow the on-screen instructions and provide your group and certificate numbers, both of which can be found on your all-in-one benefits card.

Once registered, click *Submit a Claim* to get started with online claiming.

Point of Sale Claims Submission

For Drug, Dental, and select Health claims you may use your all-in-one Benefits Card for direct bill payment (POS). Your claims can be submitted through a Point-Of-Service (POS) claims system provided by an approved list of healthcare providers. The following information (found on your all-in-one Benefits Card) must be provided to the provider:

Dental:

- 1) Bin # 000034 on Telus Adjudicare network
- 2) Group Number # 59276
- 3) Individual certificate number (printed on your card)

Health :


- 1) Bin #34 on Telus Adjudicare network
- 2) Group Number # 59276
- 3) Individual certificate number (printed on your card)

Dentalcare and Health claims must be made within eighteen (18) months from the date of service.

Pre-Authorized Deposit (PAD)

Pre-authorized Deposit is the fastest way for plan members to receive claim reimbursements. Claim reimbursement deposits can be made into your bank account within two to five business days following the approval of your claim and eliminate both the wait for cheques to arrive by mail and the trip to the bank.

To enroll in the PAD program:

- Login to Coughlin's plan member portal
- Click on your profile icon  and select *Direct Deposit*

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

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.

THIS PLAN IS UNDERWRITTEN BY:

Manulife Financial

Policy #901837

AND

Chubb Life Insurance Company of Canada

Policy # AB10406505

AND

AIG Insurance Company

Policy # CMG 9428860

AND

Homewood Health

AND

People Corporation

AND

Pay Direct Drug Card Provider – Telus

THE PLAN IS ARRANGED AND ADMINISTERED BY:

Coughlin & Associates Ltd.

Employee Benefits Specialists

Post Office Box 764

Winnipeg, Manitoba

R3C 2L4

Telephone: (204) 942-4438

Fax: (204) 943-5998

Email: 987admin@coughlin.ca