

Glossary and Notes

This pamphlet is produced for the education and information of CP employees, and summarizes the key benefits available to you as a plan member.

For more details on any expense item, visit the Secure Internet site of our carrier, Manulife, at www.manulife.ca or call its Customer Service Centre at 1-800-268-6195.

Eligible plan member

Dental Benefits

A plan member is eligible for dental benefits on the first day of the calendar month following the date he or she completes 126 days of cumulative compensated service.

Health Benefits

A plan member is eligible for health benefits on the first day of the calendar month following the date he or she completes 126 days of cumulative compensated service.

Basic Life Insurance

A plan member is eligible for basic life coverage on the first of the calendar month following completion of 60 days of service.

Weekly Indemnity

A plan member is eligible for weekly indemnity benefits (short-term disability) on the first of the calendar month following completion of 60 days of service.

Eligible dependants

Eligible dependants are your

- legal spouse or the person (of either sex) with whom you have been cohabiting for at least the last 12 months and who has been publicly represented as your spouse (provided both parties are free to marry – three years if one or both parties are not free to marry)

and

- you, and your spouse's unmarried dependent children (except foster children), who are unemployed and who are
 - under age 21 (and residing with you),
 - under age 25, if they are full-time college or university students and depend on you for support, or under age 26 if you live in Quebec (drug coverage only),
 - of any age, if mentally or physically disabled and solely dependent upon the eligible employee for support.

In the event of a divorce, the employee must have full or joint custody, financial responsibilities or payment of child support in order for the children to be covered under the plans, and the **court document must be supplied as proof** at the time the Benefits Dependant Form is completed. In the event of separation, spouse and children are still covered.

Other Sources of Information

- **Your Benefit Booklet**

- **1-800-268-6195 Group Benefits Customer Service**

- **www.manulife.ca/groupbenefits** –

the Group Benefits Plan Member Secure Site. Claims forms and other information are available from the site

When you call the Customer Service Centre or access the Plan Member Secure Site you'll need your plan number (shown under each benefit on this brochure) and your certificate number (your employee number) for identification.

Helpful Hints

When submitting claims, please

- Make sure your full name, address, Group number, and employee number are included on claim form.
- Include all original receipts.
- Make sure to answer all questions in the Employee section, then sign and date the bottom of this section.

Co-ordination of benefits

- If you and your spouse both have plans, you can co-ordinate your coverage to receive up to 100% of eligible claims.
- Submit claims for co-ordination in this order:
 - If it is your claim, you must submit it to your plan first, then send any remaining expenses to your spouse's plan.
 - If it is your spouse's claim, you must submit it to his/her plan first, then submit any remaining expenses to your plan.
 - If it is your child's claim, you must submit it to the parent whose birthday falls first in the calendar year, then submit any remainder to the other parent's plan.
- Please keep copies of all receipts and claim cheque stubs from your other insurer to submit for co-ordination of benefits. Manulife's system tracks co-ordination of benefits. Claims not submitted according to this process may be returned with a request for additional information.

Please note – Effective March 1, 2008 co-ordination of benefits is permitted between union members.

Predeterminations

- If you require major dental work (above \$200) please submit a predetermination form to Manulife for consideration. This will allow Manulife to assess work being proposed and confirm what is covered for you, as well as the amount that will be payable, before the work is started.

Employee Paid Life Insurance

Employees who are eligible for the Basic Life Insurance may purchase Optional Life Insurance up to a maximum of \$250,000 in multiples of \$10,000. Employee's spouse may also purchase Optional Life Insurance in multiples of \$10,000 to a maximum of \$150,000.

The Optional Life Insurance includes a waiver of premium benefit during any period of total disability for the employee but does not include the spouse.

Individuals covered must provide evidence of insurability as determined by the Carrier.

Benefits will terminate at the earlier of retirement or the attainment of age 65 or written notice that the employee wishes to terminate the coverage.

Premiums are determined on the basis of age, gender and smoker or non-smoker status. A non-smoker is defined as a person who has not smoked in the past twelve months, or used tobacco products.

The chart shows monthly premium per \$10,000 of coverage.

Age	Male		Female	
	Smoker	Non-smoker	Smoker	Non-smoker
Under 25	1.041	0.521	0.410	0.246
25 - 29	1.080	0.540	0.460	0.275
30 - 34	1.080	0.540	0.460	0.275
35 - 39	1.165	0.582	0.710	0.425
40 - 44	1.729	0.864	1.057	0.633
45 - 49	3.015	1.507	1.767	1.061
50 - 54	5.693	2.846	2.971	1.783
55 - 59	9.704	4.852	4.821	2.893
60 - 64	14.048	7.024	7.677	4.606

Benefits-at-a-Glance

Your certificate number is your employee number
Ratification of benefits effective January 1, 2008 through January 31, 2010

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Plan and Item	Coverage Level
Health Coverage	Plan 84500
Maximum	Unlimited life maximum
Deductible	\$75 per year
Prescription drugs	80%
Licensed ambulance	100%
Speech Therapist, Osteopath, Podiatrist, Naturopath, Acupuncture, Chiropractor, VON	100% to a combined maximum of \$1,500 per year. (Each discipline cannot exceed \$500 per calendar year).
Effective March 1, 2008 Chiropractor, Massage Therapist	100% to a maximum of \$500 per year
Physiotherapist	100%
Psychologist	100% to a maximum of \$1000 per year
Mammary prostheses	100% to a maximum of \$200 per year
Elastic support stock	\$50 per year at 100%
Hospital stay	100% semi-private
Outside Canada	100% to a maximum of 180 days
Orthopedic shoes	100% of reasonable and customary charges for one pair per year
Wheelchair	100% of reasonable and customary charges
Hearing aid	100% to a maximum of \$1000 per 5 years
Dental accident (repair teeth)	100%
ManuAssist (Out-of-Country Emergency Travel Assistance)	Lifetime maximum of \$1,000,000
Vision Care	\$225 at 100% with a prescription change
Under 18	18 months
Age 18 & over	24 months
Ophthalmologist	\$25 per 2 years at 100%

Plan and Item	Coverage Level
Dental Care*	Plan 84500
Maximum	\$1,300 per year
Effective March 1, 2008 Effective January 1, 2010	Maximum increases to \$1425 Maximum increases to \$1525 Note: For employees hired between July 1 and December 31, in their first partial year of coverage, the maximum will be \$762/year.
Visits per year (child under 18)	Once every six months (two per year)
Visits per year (adults and child 18 & over)	Once every nine months
Routine treatment	100%
Preventive diagnostics	
Extractions and oral surgery	
Minor restorations and fillings	
Periodontics	
Gum and tissue	
Endodontics – Pulp and root canal	
Major treatment	50%
Crowns and inlays	
Prosthodontics	
Bridge and dentures	
Orthodontics (Individuals at least 6 years of age)	80% to a lifetime maximum of \$1,500
Braces and corrective devices	Yes
Pit and fissure	100% for a child under 18

* Claim payment amounts will be based on the specialist fee schedule of 2008 in the province where services were rendered.

Plan and Item	Coverage Level
Weekly Indemnity	Plan 84500
Benefit Amount	70% of salary
Maximum Effective March 1, 2008	\$580 per week Benefit increases to \$600 Dollar amount or maximum payable under the Employment Insurance Act, whichever is greater.
Maximum period	26 weeks + EI period (maximum 15 weeks)*
* If you are still disabled after 15 weeks, you may be eligible to receive Employment Insurance (EI) sickness benefits for up to an additional 15 weeks while disabled. You must submit an application for EI Sickness benefits through your local employment insurance office when you reach week 14 of your weekly indemnity period. Sickness benefits payable under the EI Act are eligible for "top-up" to the WI maximum amount (EI assessment must be provided). If you are not eligible for EI, the maximum period is 26 weeks.	
Benefit Start Date	Upon approval, benefits begin first day for an injury, day clinical surgery or hospitalization and fourth day for an illness.
Basic Life Insurance and Accidental Death	Plan 38830
Basic life benefit	\$36,000
Accidental death benefit	\$36,000
Effective March 1, 2008	\$38,000
If death is work related the death benefit pays an additional \$150,000	
Employee Paid Optional Life	Plan 38830
Employee	Units of \$10,000 to \$250,000
Spouse	Units of \$10,000 to \$150,000
See rate table on reverse	

Additional details about individual benefits and coverage can be found in your benefits plan booklet. In the event of any discrepancies between this document and the benefits plan booklet, the benefits plan booklet will prevail.