

**Canadian Pacific**  
**RTE Lay Off Benefits Coverage**

Once an employee is laid off, benefit coverage will be expired as follows:

- ❖ Life Insurance – 31 days from end of month last worked or paid annual vacation
- ❖ Accidental Death Insurance - 31 days from end of month last worked or paid annual vacation
- ❖ Extended Health/Vision – on the last day of the month last worked or paid annual vacation
- ❖ Dental – on last day worked or paid annual vacation

Note: A laid-off Employee who was eligible for benefits prior to lay-off, will become an Eligible Employee on the date of his return to full-time active work.

**Weekly Indemnity Benefits**

Eligibility for WIB expires on last day worked. If already on WIB and subsequently laid off, benefit payments will continue as if he had not been laid off. If an employee was advised of a lay-off prior to commencement of a disability, and then approved for WIB, benefits will continue only until the date the employee is laid off. The WIB claim may be reinstated when recalled if, at that time, the disability continues to exist.

An employee whose already covered for benefits may elect to maintain coverage for **Extended Health/Vision, Dental and Life Insurance** benefits while on lay off status for maximum one (1) year.

**In order to inform us of your plans regarding extending your Basic Life Insurance, Dental & Extended Health/Vision benefits coverage please fill in the Pay Direct Response Sheet found at the end of this document and return to Staff Records by fax or by mail.**

A personal cheque or money order made payable to Canadian Pacific is to be forwarded by the 20<sup>th</sup> of each month to the HRSC at the address shown below. In the event of return to work prior to the end of the month in which benefits have been paid for, a refund will be calculated on a pro-rated basis and applied to employees pay.

**Pay Direct Rates for Running Trade Employees**  
**Effective January 1, 2008**

To Maintain Benefits Coverage	Quebec Employees	Ontario Employees	Other Provinces Employees
	Amount	Amount	Amount
Dental	\$63.57	\$62.99	\$58.33
Extended Health/Vision	\$72.46	\$71.79	\$66.48
Life Insurance	\$12.06	\$11.94	\$11.06

**OPTIONAL LIFE INSURANCE**

The employee's Optional Life premium is no longer covered under payroll deduction. To maintain your Optional Life Insurance the employee must contact the HR Service Centre to obtain the pay direct monthly premium amount in order to maintain coverage.

If you require further information please contact the **Staff Records** via the **VRU** or at the address shown below.

Address is: **Canadian Pacific**  
**Staff Records**  
**401 9<sup>th</sup> Ave. SW**  
**Calgary, Alberta**  
**Gulf Canada Square**  
**Fax - (877) 323-4056**  
**VRU - 1-888-225-5127**

Pay Direct Response Sheet

Employee name \_\_\_\_\_

Employee number \_\_\_\_\_

Please be informed that I would like to maintain my benefits coverage as follows:

- maintain Life Insurance coverage only
- maintain Extended Health and Vision coverage only
- maintain dental coverage only
- maintain Life Insurance, Extended Health and Vision coverage and Dental coverage
- I do not wish to maintain coverage of Life Insurance, Extended Health and Vision and Dental

I understand that I will need to send my cheque or money order payable to Canadian Pacific by the 20<sup>th</sup> of each month to the Human Resources Service Center.

I also understand that if I elect not to pay direct for my benefits coverage will result in discontinued coverage as stated in the information sheet received with this form.

\_\_\_\_\_  
Employee's signature

\_\_\_\_\_  
Date