

CANADIAN PACIFIC

Benefits at a glance

Effective January 1, 2007



Benefits at a glance

Your certificate number is your employee number
Ratification of benefits effective January 1, 2007 through December 31, 2011

| 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, Acupuncturist, Chiropractist, 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 | Plan 84500 |
| Maximum Effective January 1, 2011 | \$225 at 100% with a prescription change \$250 at 100% with a prescription change in any 18 month period for persons under age 18, and in any 24 month period for persons age 18 and over. |
| 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 | \$1,425 per year |
| Effective January 1, 2010 | \$1,525 per year |
| | 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% |
| <ul style="list-style-type: none"> Preventive diagnostics Extractions and oral surgery Minor restorations and fillings Periodontics Gum and tissue Endodontics – Pulp and root canal | |
| Major treatment | 50% |
| <ul style="list-style-type: none"> Crowns and inlays Prosthodontics Bridge and dentures | |
| Orthodontics (Individuals at least 6 years of age) | 80% to a lifetime maximum of \$1,500 |
| <ul style="list-style-type: none"> 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 the current calendar year in the province where services were rendered.

| PLAN AND ITEM | COVERAGE LEVEL |
|--|---|
| WEEKLY INDEMNITY | Plan 84500 |
| Benefit Amount | 70% of salary |
| Maximum | \$580 per week |
| Effective March 1, 2008 | \$600 per week |
| Effective January 1, 2009 | \$610 per week |
| Effective January 1, 2010 | \$620 per week |
| Effective January 1, 2011 | \$640 per week |
| | 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 | \$38,000 |
| Effective March 1, 2008 | \$38,000 |
| Effective January 1, 2009 | \$39,000 |
| Effective January 1, 2010 | \$44,000 |
| Effective January 1, 2011 | \$45,000 |
| Accidental death benefit | \$36,000 |
| Effective March 1, 2008 | \$38,000 |
| Effective January 1, 2009 | \$39,000 |
| Effective January 1, 2010 | \$44,000 |
| Effective January 1, 2011 | \$45,000 |
| | 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

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 the first day worked.

Weekly Indemnity

A plan member is eligible for Weekly Indemnity benefits on the first of the calendar month following the first day worked.

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 Benefits 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.

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.

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 | 1.145 | 0.573 | 0.451 | 0.271 |
| 25-29 | 1.188 | 0.594 | 0.506 | 0.303 |
| 30-34 | 1.188 | 0.594 | 0.506 | 0.303 |
| 35-39 | 1.282 | 0.640 | 0.781 | 0.468 |
| 40-44 | 1.902 | 0.950 | 1.163 | 0.696 |
| 45-49 | 3.317 | 1.658 | 1.944 | 1.167 |
| 50-54 | 6.262 | 3.131 | 3.268 | 1.961 |
| 55-59 | 10.674 | 5.337 | 5.303 | 3.182 |
| 60-64 | 15.453 | 7.726 | 8.445 | 5.067 |

Note: Rates are subject to change every January 1st.

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.

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.

Group Benefits products are offered through Manulife Financial (The Manufacturers Life Insurance Company).

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