

## APPENDIX "A"

### RATES OF PAY

		01-Jan-12 / 30-Jul-15	Hourly Rate
Administrative Assistant	Minimum	53,620.32	32.22
	6 months	53,969.76	32.43
	1 year	54,302.56	32.63
	2 years	54,701.92	32.87
Senior Administrative Assistant		55,467.36	33.33
Bookkeeper	Minimum	53,670.24	32.25
	6 months	54,019.68	32.46
	1 year	54,452.32	32.72
	2 years	55,101.28	33.11
Assistant Bookkeeper	Minimum	53,204.32	31.97
	6 months	53,537.12	32.17
	1 year	53,869.92	32.37
	2 years	54,552.16	32.78
Accounting Assistant	Minimum	52,339.04	31.45
	6 months	52,661.84	31.65
	1 year	53,004.64	31.85
	2 years	53,370.72	32.07
Data Records Assistant	Minimum	52,239.20	31.39
	6 months	52,538.72	31.57
	1 year	52,838.24	31.75
	2 years	53,154.40	31.94
Purchasing & Printing Assistant	Minimum	52,239.20	31.39
	6 months	52,538.72	31.57
	1 year	52,838.24	31.75
	2 years	53,154.40	31.94

**WAGE INCREASE**

**For the calendar year 2012 each employee shall receive a lump sum payment equivalent to 1.75% of their paid annual wage as set out in Appendix A, which incorporates the adjusted COLA received in 2012.**

**For the calendar year 2013 each employee shall receive a lump sum payment equivalent to 2% of their annual wage as set out in Appendix A.**

**For the calendar year 2014 each employee shall receive a lump sum payment equivalent to 2% of their annual wage as set out in Appendix A.**

**The 2012 lump sum amount shall be paid upon ratification of the collective agreement. The 2013 and 2014 lump sum payments shall be paid on December 31 of the respective year.**

**BILINGUALISM**

Where the incumbent of a position requires bilingual capacity at National Headquarters or Regional Offices, that employee will receive an \$800 bilingual bonus annually.

Employees on strength on March 9, 2003, who were receiving a bilingual bonus will continue to receive that amount as calculated on the December 2002 wage rates.

A lack of working knowledge of a second language should not bar an otherwise qualified applicant where such applicant shows willingness and demonstrates an ability on an objective basis to learn the second language. Such applicant must also agree that he/she will demonstrate a working knowledge of the second language within 24 months if appointed. The Employer and such applicant, if appointed, shall establish an education program to achieve this end, which may include evening courses, tutoring, as well as paid leave(s) of absence.

The successful applicant shall be appointed but not transferred to the position until he/she can successfully demonstrate that he/she has attained the working knowledge of the second language (maximum period 24 months). In the interim period, the Employer shall offer the position to the next senior qualified candidate who meets the language requirements of the position.

If the working knowledge is not achieved by the end of the 24-month period, or if the employee finds himself/herself unable to attain the working knowledge, the position will be re-posted and only candidates who can meet the language requirements will be considered regarding this posting.

Any other employee promoted or transferred because of the rearrangement of positions shall also be returned to his/her former position without loss of seniority and his/her salary will be adjusted to the appropriate increment in his/her former position.

**COST OF LIVING ALLOWANCE**

- (a) Effective January 1, 2009, the cost of living allowance will be based on the C.P.I. Canada, all items (2002=100) and shall be paid quarterly. The allowance will be paid on a cumulative basis of one cent per hour for each full zero point zero six (0.06) of a point increase in the C.P.I. above the Adjusted Index.

The first payment shall become effective when the C.P.I. reaches the Adjusted Index as defined in paragraph (f). For the first payment the Index published at the end of the quarter shall be compared with the Adjusted Index and the payment will be effective from the first of the month for which the published Index exceeds the Adjusted Index and paid on hours paid between the first of the month for which the published Index exceeds the Adjusted Index and the end of the quarter.

In the last quarter, the amount of the allowance, if any is to be determined by comparing the published C.P.I. for the last month of the quarter to the Adjusted Index as defined in paragraph (f). If the C.P.I. still exceeds the Adjusted Index, the allowance is paid on hours paid during the appropriate quarter.

- (b) The COLA will be folded into the wage rate each six month period and at the expiry of the contract, the COLA will be calculated and paid quarterly.

- (c) All payments shall be made as a lump sum and paid in arrears as set out in paragraph (a). Any allowance paid shall not affect any premium rates, bonus or pension contributions, but shall be included in computing pay for statutory holidays and paid leave.
- (d) No adjustment, retroactive or otherwise, shall be made as a result of any revision by way of correction, which subsequently may be made to the Index by Statistics Canada.
- (e) In the event that Statistics Canada ceases to publish the monthly Consumer Price Index and/or initiates any change that will affect the foregoing method of computing the allowance, such change will be the subject of discussions by the parties prior to amending the above terms of reference.
- (f) **Effective January 1, 2015, the Adjusted Index will be the C.P.I. published for December 2012 plus 7%.**

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**APPENDIX "B"**

**AUTHORIZATION FOR CHECK-OFF**

I, the undersigned, hereby authorize my employer to deduct from my wages each month, my union dues, fees and assessments, the amount thus deducted to be paid to the Treasurer of the Canadian Office and Professional Employees Union, Local 225, Ottawa, Ontario.

\_\_\_\_\_  
Member's signature

\_\_\_\_\_  
Witness

\_\_\_\_\_  
Date

cope 225

## **APPENDIX "C"**

### **CUPW'S COMMITMENT FOR THE FUTURE**

Members of COPE Local 225 working at CUPW have expressed concern about the future of their job or of their work as the result of the increasing use of computers and other new forms of technology.

Technology is changing the way of work for officers, union representatives and specialist staff as well as COPE members at CUPW and more changes are on the way. CUPW wants to reiterate its commitment to staff represented by COPE in regard to their future.

**CUPW commits to maintain the job security of its staff and will endeavour to ensure that new technologies enhance the jobs of its COPE staff. We anticipate that jobs of COPE staff will evolve and grow as more tools are put in their hands. CUPW has no intention to declassify COPE members as a result of the use of new technology.**

While it is recognized that new technology may reduce some of the traditional workload of COPE members (such as copy-typing), it also opens new opportunities (such as desk-top publishing and other computer operations besides word processing).

CUPW undertakes to provide training for all COPE members interested in mastering a wider range of computer skills relevant to their work. CUPW will work co-operatively with COPE 225 in developing such training programs and to move constructively to open opportunities for COPE members to use these skills at CUPW.

Training shall be given during normal working hours, except in such cases where training can only be provided outside of normal working hours. CUPW shall pay the cost of courses and materials of any training program required by CUPW.



## **APPENDIX "D"**

### **JOB DESCRIPTIONS**

#### **ADMINISTRATIVE ASSISTANT**

The Administrative Assistant shall:

- provide administrative support to representatives of the employer and various committees as may be convened from time to time;
- utilize e-mail and internet to perform required functions;
- prepare materials for internet posting;
- establish and maintain files and mailing lists;
- prepare and distribute printed materials in the appropriate language from hand-written notes or dictaphone using a computer/word processor;
- prepare printed materials in the required quantities for various functions and meetings of the employer;
- enter data into the computer;
- research and retrieve information contained in files as requested by the employer;
- receive incoming mail and prepare outgoing mail;
- take and transcribe notes in the appropriate language taken in dictation sessions or at meetings, conferences, conventions, etc.;
- operate electronic equipment such as personal computers, printers, photocopiers and fax machines;
- format and file draft material given to him/her by others in a computerized form;
- check documents for accuracy in grammar, spelling, punctuation and format;

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- compose correspondence and memos in the appropriate language for signature by representatives of the employer and verify that all relevant enclosures or attachments are located and forwarded with correspondence;
- organize appointments and meetings, making appropriate travel arrangements, room reservations and arranging all other services required for a successful meeting;
- review contracts required for meetings, conferences and conventions;
- liaise with service providers on behalf of the employer;
- perform simple accounting procedures in respect of regional office operations and functions;
- provide assistance to officers and/or other staff members on an as required basis;
- respond to general telephone inquiries;
- work co-operatively with other departments to ensure the efficient operation of the organization;
- staff reception desk and answer telephone as assigned and/or on an as required basis;
- all other related duties as may be assigned from time to time.

*It is understood that each position will be required to perform only those duties relevant to it.*

**BOOKKEEPER**

The Bookkeeper shall:

- prepare and record the cash receipt journal;
- prepare and record journal entries;
- reconcile the various bank accounts;
- prepare fund transfers as necessary;
- maintain the investment schedule and calculate monthly interest receivable;
- verify assets and liabilities to ensure they reflect the monthly transactions;
- prepare the monthly Balance Sheet, Bank Reconciliation, Revenues and Expenditures and Trial Balance;
- compose and type routine memos and correspondence;
- research and respond to problems or enquiries brought to his/her attention by officers or the Director of Finance and Administration;
- prepare various analyses as requested;
- verify, input and process accounts payable invoices, and expense reports which have been authorized;
- ensure that entries to the financial system are accurate and properly coded;
- establish and maintain proper files in respect of vendors, payables, receivables and advances;
- ensure that necessary security measures are followed in respect of valid cheques and other valuables;
- operate electronic equipment such as personal computers, printers, photocopiers and fax machines;
- work co-operatively with other departments to ensure the efficient operation of the organization;

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- provide assistance to other staff members and/or officers on an as required basis;
- staff reception desk and answer telephone as assigned and/or on an as required basis;
- all other related duties that may be assigned from time to time.

*It is understood that each position will be required to perform only those duties relevant to it.*

### **ACCOUNTING ASSISTANT**

The Accounting Assistant shall:

- verify, input and process accounts payable invoices and expense reports which have been authorized;
- ensure that the payables are properly calculated, invoiced or receipted and assigned the correct codes;
- establish and maintain proper files in respect of vendors, payables and advances;
- prepare cheques for signature by a signing officer;
- prepare appropriate journal entries;
- prepare and file reports, invoices, cheque registers, accounts payable trial balance and reconcile same with the general ledger;
- prepare the bi-weekly pay, severance pay and other appropriate payments;
- prepare the summaries and reports related to payroll and process the appropriate payments;
- prepare and distribute documents related to employment;
- ensure deductions are properly calculated and remittances and premiums are paid on a timely basis;
- reconcile on a monthly basis payroll related accounts with the general ledger;
- maintain records of employment histories, wages and benefits, overtime schedules and vacation leave schedules and ensure proper forms are signed and kept in employees' files;
- prepare monthly and annual reports in respect of payroll including T-4 slips;
- research and respond to problems and enquiries brought to his/her attention by staff and/or officers;

- ensure that necessary security measures are followed in respect of valid cheques and other valuables;
- prepare and make bank deposits;
- operate electronic equipment such as personal computers, printers, photocopiers and fax machines;
- provide assistance to other staff members and/or officers on an as required basis;
- work co-operatively with other departments to ensure the efficient operation of the organization;
- staff reception desk and answer telephone as assigned and/or on an as required basis;
- all other related duties that may be assigned from time to time.

*It is understood that each position will be required to perform only those duties relevant to it.*

**ASSISTANT BOOKKEEPER**

The Assistant Bookkeeper shall:

- process the dues tapes received from dues collecting employers and produce a computer-generated change tape for submission to those employers;
- process dues collected from other sources through local pay;
- maintain accurate dues records and amend, pick up or refund dues as appropriate;
- adjust membership files as appropriate;
- research and respond to problems and enquiries brought to his/her attention by local, regional or national officers or bargaining unit employers;
- prepare written responses in the appropriate language for signature by the officer responsible;
- prepare rebate cheques and other related payments on a monthly basis ensuring that adjustments are made where required;
- prepare required reports in respect of rebates and adjustments;
- establish and maintain proper files concerning dues payments, problems, deductions and rebates;
- ensure variables in the system are accurate and that required adjustments are made;
- prepare reconciliation of dues accounts with the general ledger;
- ensure that the necessary security measures are followed in respect of valid cheques and other valuables;
- operate electronic equipment such as personal computers, printers, photocopiers and fax machines;
- provide assistance to other staff members and/or officers on an as required basis;

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- work co-operatively with other departments to ensure the efficient operation of the organization;
- staff reception desk and answer telephone as assigned and/or on an as required basis;
- all other related duties as may be assigned from time to time.

*It is understood that each position will be required to perform only those duties relevant to it.*



**DATA RECORDS ASSISTANT**

The Data Records Assistant shall:

- enter data into the computer system;
- open, close, establish and maintain files;
- establish, process, update and provide copies of records and lists relevant to the department;
- maintain and produce statistical data reports;
- research and respond to enquiries or problems brought to his/her attention by local, regional and national officers or individual members and reply, in the appropriate language;
- as required, prepare written responses to enquiries, in the appropriate language, for signature by the officer responsible;
- compose, type and distribute routine memos, correspondence or other materials, in the appropriate language;
- ensure that all necessary reports, listings and documents are prepared, printed, filed and mailed to designated recipients in the appropriate language;
- reconcile returned cheques and stale-dated cheques;
- distribute files, correspondence, lists, etc. to the appropriate officers and locals in the appropriate language;
- maintain appropriate mailing lists;
- operate electronic equipment such as personal computers, printers, photocopiers and fax machines;
- work co-operatively with other departments to ensure efficient operation of the organization;
- provide assistance to other staff members and/or officers on an as required basis;
- staff reception desk and answer telephone as assigned and/or on an as required basis;
- all other related duties as may be assigned from time to time.

*It is understood that each position will be required to perform only those duties relevant to it.*

## **PURCHASING AND PRINTING ASSISTANT**

The Purchasing and Printing Assistant shall:

- ensure that adequate stationary supplies are available and replenish low stock, in accordance with established procedures;
- meet with suppliers and prepare recommendations on purchases for the National Secretary-Treasurer or his/her designate;
- complete purchase orders, manifests and invoice statements;
- fill orders for stationary supplies for locals and regional offices;
- maintain proper files of packing slips, purchase orders, price quotations, manifests and log of materials printed;
- receive supplies and maintain them in good order in a manner accessible to users;
- distribute supplies to designated offices or areas on an as needed or as requested basis;
- prepare plates and take necessary preliminary steps in preparation for printing;
- ensure mechanical and electronic equipment needed for printing, duplication, and/or mailing is maintained in good working order;
- photocopy and print materials on an offset press;
- prepare mailings to the membership, regional offices, Locals and other locations in the appropriate language;
- ensure outgoing mail bears the proper amount of postage;
- ensure postage meter has sufficient postage;
- arrange for pick-up and delivery of mailings including priority courier items;

- receive incoming mail, date stamp and distribute to the appropriate person or department;
- respond to enquiries in respect of supplies, mailings or material production;
- operate electronic equipment such as personal computers, printers, photocopiers and fax machines;
- organize the work to be performed by the Print Shop staff;
- work co-operatively with other departments to ensure the efficient operation of the organization;
- staff reception desk and answer telephone as assigned or on an as required basis;
- provide assistance to other staff members or officers on an as required basis;
- all other related duties as may be assigned from time to time.

*It is understood that each position will be required to perform only those duties relevant to it.*

## **APPENDIX "E"**

### **LETTER OF UNDERSTANDING**

#### **HOURS OF WORK**

Notwithstanding Article 5 of the Collective Agreement, upon mutual agreement between the employer and employee(s), and in consultation with the Union, hours of work may be varied according to the following terms and conditions:

- a) Start time must be no earlier than 7:30h and the finishing time no later than 18:00h
- b) The change of hours must be approved by the National Executive Board member responsible for the employee's work;
- c) There can be no adverse effect on coverage of reception due to the change of hours;
- d) Employees shall continue to be entitled to a paid 15-minute break in the morning and a paid 15-minute break in the afternoon in accordance with clause 5.02;
- e) Lunch periods will be for a minimum of ½ hour and a maximum of two hours, in accordance with the schedule listed in clause 5.01 a);
- f) If more than one employee requests a change to their hours of work and all the requests cannot be accommodated, it will be decided by seniority;

- g) Changes should be done in ½ hour increments; however, if there are valid and reasonable circumstances, exceptions can be made;
- h) Either party may terminate such an agreement with two weeks notice, or earlier by mutual agreement.

# APPENDIX "F"

## DETAILED LIST OF ALL INSURANCE COVERAGE.

### COPE STAFF OUTSIDE QUEBEC

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#### SCHEDULE OF INSURANCE

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#### General Provisions

This document shows the contractual provisions in force on December 1, 2010.

Group Name(s) and No(s).	52325 CANADIAN UNION OF POSTAL WORKERS (STAFF)
Class	COPE Staff outside Quebec (2389)
Category of individuals eligible as participants	All the employees of Canadian Office and Professional Employees Union (2389) residing outside Quebec, working at least 20 hours a week.
Eligibility date for new employees	see note.
End of "own occupation" period for definition of total disability	After the Long Term Disability Insurance elimination period and the following 24 months

#### Notes:

##### Eligibility for insurance

##### Date of eligibility

At the date of employment for full time employees. After 6 months of continuous employment for replacement, term and temporary employees.

##### Other general clauses

##### Insurance for dependents

In paragraph 2. Insurance for your spouse and children of the "Application for, effective date of and modifications to insurance section" the sentence "Otherwise, they will be required to provide evidence of insurability and their insurance will become effective on the date SSQ approves your application" is replaced by the following one: "Otherwise, their insurance will become effective on the date SSQ receives the application for insurance."

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**SCHEDULE OF INSURANCE**

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**Life Insurance Plan****Participant's Life Insurance**

Amount of insurance	200% of annual salary, rounded to higher \$1,000 of amount of insurance
Maximum	\$300,000
Termination of insurance	The day you reach age 70

**Spouse's Life Insurance**

Amount of insurance	\$5,000
Termination of insurance	The day you reach age 70

**Children's Life Insurance**

Amount of insurance	Dependent children age 21 hours and older: \$2,000
Termination of insurance	The day you reach age 70

**Notes:****Paid-up life insurance**

An amount of \$1,000 of paid-up life insurance is provided to each participant upon reaching retirement age, provided the present contract remains in force.

## SCHEDULE OF INSURANCE

### Disability Insurance Plan

#### Participant's Short Term Disability Insurance

<b>Benefits</b>	75% of gross weekly salary payable at onset of disability Maximum: \$1,500
<b>Reduction of benefits</b>	Following the application of any maximum provided for above, your benefits may be reduced by any income from the sources specified in the description of the insurance benefit.
<b>Reference period</b>	7-day week
<b>Elimination period</b>	
In the event of accident	30 day(s)
In the event of hospitalization	30 day(s)
In the event of illness	29 day(s)
<b>Maximum duration of benefits</b>	17 week(s) from the start date of benefits
<b>Frequency of benefit payments</b>	Weekly
<b>Taxability of benefits</b>	Taxable
<b>Termination of benefit payments</b>	The day you reach age 70
<b>Termination of insurance</b>	The day you reach age 70

**Notes:**

**Coordination of benefits**

The disability benefits payable under the Canada or Quebec Pension Plan specified in paragraph c) of section 3.4 Coordination of benefits are not considered in the calculation of the all source maximum.



## SCHEDULE OF INSURANCE

### Disability Insurance Plan

#### Participant's Long Term Disability Insurance

<b>Benefits</b>	75% of gross monthly salary payable at onset of disability Maximum: \$8,500						
<b>Reduction of benefits</b>	Following the application of any maximum provided for above, your benefits may be reduced by any income from the sources specified in the description of the insurance benefit.						
<b>Elimination period</b>	<table style="width: 100%; border: none;"> <tr> <td style="padding-left: 40px;">In the event of accident:</td> <td>140 days</td> </tr> <tr> <td style="padding-left: 40px;">In the event of hospitalization:</td> <td>140 days</td> </tr> <tr> <td style="padding-left: 40px;">In the event of illness:</td> <td>140 days</td> </tr> </table> <p>However, in no case may the elimination period end before the expiration of the Short Term Disability Insurance benefit period.</p>	In the event of accident:	140 days	In the event of hospitalization:	140 days	In the event of illness:	140 days
In the event of accident:	140 days						
In the event of hospitalization:	140 days						
In the event of illness:	140 days						
<b>End of "own occupation" period for definition of total disability</b>	See the "General Provisions" section of this Schedule of Insurance.						
<b>Frequency of benefit payments</b>	Monthly						
<b>Taxability of benefits</b>	Taxable						
<b>Termination of benefit payments</b>	The day you reach age 65 or retirement, whichever is earliest						
<b>Termination of Insurance</b>	The day you reach age 65						

#### Notes:

##### Elimination period

If your employer provides a Short Term Disability Insurance or a Sick Leave benefit and that you are still receiving benefits under one of these plans at the time the Long Term Disability Insurance elimination period ends, the elimination period will be extended to the termination date of Short Term Disability Insurance or Sick Leave benefit payments, without exceeding however one (1) year after the onset date of your disability.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance

Per drug prescription deductible: \$2

Coverage	Maximum	Percentage of reimbursement
<b>Prescription Drugs</b>		
Drugs with SSO card - Direct payment system *		100%
Sclerosing Injections *	\$20 eligible per day	100%
User fee: \$2		
Preventive vaccines (immunizing products)	\$200 reimbursement per calendar year per insured	100%
User fee: \$2		
<b>Hospitalization</b>		
Hospital room	Semi-private room	100%
<b>Specialized Health Care Establishments</b>		
Convalescent home immediately following hospitalization *	Semi-private room 60 day(s) per calendar year per insured	100%
<b>Health Care Professionals</b>		
Acupuncturist	\$300 reimbursement per calendar year per insured	100%
Chiropract	\$300 reimbursement per calendar year per insured	100%
Chiropractor	\$800 reimbursement per calendar year per insured	100%
Chiropractor - X-rays		100%
Hearing aid probers		100%
Naturopath	\$300 reimbursement per calendar year per insured	100%

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SSQ Life Insurance Company Inc.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Osteopath	\$300 reimbursement per calendar year per insured	100%
Physiotherapist & physical rehabilitation therapist		100%
Podiatrist	\$300 reimbursement per calendar year per insured	100%
Speech therapist	\$100 eligible per consultation 10 consultation(s) per calendar year per insured	100%
	Continued maximum for the following: Psychiatrist Psychoanalyst; Psychologist; Social worker 20 consultation(s) per calendar year per insured	
Psychiatrist	\$150 eligible per consultation	100%
Psychoanalyst	\$150 eligible per consultation	100%
Psychologist	\$150 eligible per consultation	100%
Social worker	\$150 eligible per consultation	100%
	Continued maximum for the following: Kinesiotherapist Massage therapist; Orthopedic \$1,000 reimbursement per calendar year per insured	
Kinesiotherapist		100%
Massage therapist		100%
Orthopedic		100%
Vision Care		
	Continued maximum for the following: Optometrist Ophthalmologist 1 examination(s) per 24 consecutive months per insured	
Optometrist		100%
Ophthalmologist		100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
	Coordinated maximum for the following: Eyeglasses; Contact lenses; Laser vision correction \$400 eligible per 24 consecutive months per insured	
Eyeglasses		100%
Contact lenses		100%
Laser vision correction *		100%
<b>Other Medical Expenses</b>		
Ambulance		100%
Transport by airplane or train *		100%
Blood glucose monitor *	\$300 eligible per 36 consecutive months per insured	100%
Breast prostheses *	\$1,000 reimbursement per 24 consecutive months per insured	100%
CAT scans *	\$1,000 reimbursement per calendar year per insured	100%
Cosmetic surgery following an accident *	\$5,000 reimbursement in the 36 months following the accident per insured	100%
Deep shaves *	\$100 reimbursement per calendar year per insured	100%
Dental treatment following accidental injury by natural teeth	reimbursement in the 12 months following the accident per insured	100%
Deinstitution *	\$80 eligible per day \$2,500 reimbursement for duration of contract per insured	100%
Electrocardiogram (ECG) *		100%
External prostheses and artificial limbs *		100%
Foot orthoses *	\$450 eligible per pair	100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Hearing aid	1 unit(s) per 36 consecutive months per insured	100%
Hospital bed *		100%
Insulin pump *	\$7,500 reimbursement per 80 consecutive months per insured	100%
Insulin pump accessories *		100%
Intraocular lens implants *	\$1,000 reimbursement for duration of contract per insured	100%
Intrathecal devices (IID) *		100%
Laboratory analysis *		100%
Magnetic resonance imaging *	\$1,000 reimbursement per calendar year per insured	100%
Nurse *	\$300 eligible per day \$10,000 reimbursement per calendar year per insured	100%
Orthopaedic devices *		100%
Orthopaedic shoes *		100%
Ostomy appliances *		100%
Respirator (breathing apparatus) *	\$10,000 reimbursement for duration of contract per insured	100%
Support stockings *	3 pair(s) per calendar year per insured	100%
Surgical brasiers *	\$200 reimbursement for duration of contract per insured	100%
Therapeutic devices *	\$10,000 reimbursement for duration of contract per insured	100%
Transcutaneous electrical nerve stimulator *	\$1,000 eligible per 60 consecutive months per insured	100%
Ultrasound examinations *	\$300 reimbursement per calendar year per insured	100%
Wheelchair and walker *		100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Wg *	\$300 reimbursement for duration of contract per insured	100%
X-rays *		100%
Travel		
Travel assistance insurance	\$5,000,000 reimbursement per event per insured	100%
Travel cancellation insurance	\$5,000 reimbursement per event per insured	100%

\* Medical prescription required

#### Notes:

##### Hospital room

When hospitalized, the participant will have the opportunity to choose a private room, subject to a lifetime maximum of \$3,000.

##### External prosthesis and artificial limb

Eligible expenses are subject to a maximum reimbursement of \$5,000 per limb lost.

##### Health Insurance - Drugs

Exclusion i) about the cost of services payable by an insured as a contribution to a public prescription drug insurance plan listed under item 3. Exclusions of the Health Insurance - Drugs section is not applicable.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Dental Care Insurance

Reference year for maximum recommended fees: the year during which services are provided

Claims Submission Method: Electronic

Coverage	Maximum	Percentage of reimbursement
<b>Basic Dental Care</b>		
Diagnostic Services Preventive Dental Care Minor Restorative Services Endodontics Periodontics Rebase, Reline, Adjustment and Repair of Removable Dentures Repair of Fixed Bridges and Crowns Oral Surgery Additional Services		100%
<b>Major Restorative Services</b>		
Major Restorative Services and Fixed Prosthodontics Removable Dentures Fixed Bridges	\$2,500 per calendar year per insured	100%
<b>Orthodontic Services</b>		
Orthodontics	\$5,000 for duration of contract per insured	100%
Frequency of recall examinations	8 months	

**Notes:**

**Dental Implants**

Dental implants are covered in dental restorative services and are subject to a lifetime maximum benefit of \$2,500.

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## SCHEDULE OF INSURANCE

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### Health Care Insurance Plan

#### Dental Care Insurance (continued)

**Notes:**

**Preventive services**

The restriction regarding children aged under 18 does not apply to the following treatments: topical application of fluoride, pit and fissure sealants, interproximal cleaning, space maintainers, control of oral habits.

**Removable dentures**

The limitation regarding the reimbursement of equilibrated dentures does not apply.



## COPE STAFF IN QUEBEC

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### SCHEDULE OF INSURANCE

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#### General Provisions

This document shows the contractual provisions in force on December 1, 2010.

<b>Group Name(s) and No(s).</b>	52321 CANADIAN UNION OF POSTAL WORKERS (STAFF)
<b>Class</b>	COPE Staff in Quebec (2388)
<b>Category of individuals eligible as participants</b>	All the employees of Canadian Office and Professional Employees Union (2389) residing in Quebec, working at least 20 hours a week.
<b>Eligibility date for new employees</b>	see note.
<b>End of "own occupation" period for definition of total disability</b>	After the Long Term Disability Insurance elimination period and the following 24 months

**Notes:**

**Eligibility for insurance**

**Date of eligibility**

At the date of employment for full time employees. After 6 months of continuous employment for replacement, term and temporary employees.

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## SCHEDULE OF INSURANCE

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### Life Insurance Plan

#### Participant's Life Insurance

Amount of Insurance	200% of annual salary, rounded to higher \$1,000 of amount of insurance
Maximum	\$380,000
Termination of Insurance	The day you reach age 70

#### Spouse's Life Insurance

Amount of Insurance	\$5,000
Termination of Insurance	The day you reach age 70

#### Children's Life Insurance

Amount of Insurance	Dependent children age 21 hours and older: \$2,000
Termination of Insurance	The day you reach age 70

#### Notes:

##### Paid-up Life Insurance

An amount of \$1,000 of paid-up life insurance is provided to each participant upon reaching retirement age, provided the present contract remains in force.

## SCHEDULE OF INSURANCE

### Disability Insurance Plan

#### Participant's Short Term Disability Insurance

<b>Benefits</b>	75% of gross weekly salary payable at cost of disability Maximum: \$1,500
<b>Reduction of benefits</b>	Following the application of any maximum provided for above, your benefits may be reduced by any income from the sources specified in the description of the insurance benefit.
<b>Reference period</b>	7-day week
<b>Elimination period</b>	
In the event of accident	30 day(s)
In the event of hospitalization:	30 day(s)
In the event of illness	30 day(s)
<b>Maximum duration of benefits</b>	17 week(s) from the start date of benefits
<b>Frequency of benefit payments</b>	Weekly
<b>Taxability of benefits</b>	Taxable
<b>Termination of benefit payments</b>	The day you reach age 70
<b>Termination of insurance</b>	The day you reach age 70

#### Notes:

##### Coordination of benefits

The disability benefits payable under the Canada or Quebec Pension Plan specified in paragraph c) of section 34 Coordination of benefits are not considered in the calculation of the all source maximum.

## SCHEDULE OF INSURANCE

### Disability Insurance Plan

#### Participant's Long Term Disability Insurance

<b>Benefits</b>	75% of gross monthly salary payable at onset of disability Maximum: \$8,500
<b>Reduction of benefits</b>	Following the application of any maximum provided for above, your benefits may be reduced by any income from the sources specified in the description of the insurance benefit.
<b>Elimination period</b>	<p style="text-align: center;">In the event of accident: 140 days</p> <p style="text-align: center;">In the event of hospitalization: 140 days</p> <p style="text-align: center;">In the event of illness: 140 days</p> <p>However, in no case may the elimination period end before the inception of the Short Term Disability Insurance benefit period.</p>
<b>End of "own occupation" period for definition of total disability</b>	See the "General Provisions" section of this Schedule of Insurance
<b>Frequency of benefit payments</b>	Monthly
<b>Taxability of benefits</b>	Taxable
<b>Termination of benefit payments</b>	The day you reach age 65 or retirement, whichever is earliest
<b>Termination of insurance</b>	The day you reach age 65

**Notes:**

**Elimination period**

If your employer provides a Short Term Disability Insurance or a Sick Leave benefit and that you are still receiving benefits under one of these plans at the time the Long Term Disability Insurance elimination period ends, the elimination period will be extended to the termination date of Short Term Disability Insurance or Sick Leave benefit payments, without exceeding however one (1) year after the onset date of your disability.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance

Coverage	Maximum	Percentage of reimbursement
<b>Prescription Drugs</b>		
Drugs with 550 cost - Direct payment system *		100%
User fee \$2		
Drugs - Patient's contribution *		100%
User fee \$2		
Stimulating injectors *	\$20 eligible per day	100%
User fee \$2		
Prescription vaccines (non-injecting products)	\$200 reimbursement per calendar year per insured	100%
User fee \$2		
<b>Hospitalization</b>		
Hospital room	Semi-private rooms	100%
<b>Specialized Health Care Establishments</b>		
Convalescent home immediately following hospitalization *	Semi-private room; 60 day(s) per calendar year per insured	100%
<b>Health Care Professionals</b>		
Acupuncture	\$300 reimbursement per calendar year per insured	100%
Chiropractic	\$300 reimbursement per calendar year per insured	100%
Ciropractor	\$600 reimbursement per calendar year per insured	100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Chiropractor - X-rays		100%
Hearing aid/prosthes		100%
Neurologist	\$300 reimbursement per calendar year per insured	100%
Osteopath	\$300 reimbursement per calendar year per insured	100%
Psychologist & physical rehabilitation therapist		100%
Podiatrist	\$300 reimbursement per calendar year per insured	100%
Speech therapist	\$100 eligible per consultation 10 consultations per calendar year per insured	100%
	Combined maximum for the following: Psychiatrist, Psychoanalyst, Psychologist, Social worker 20 consultations per calendar year per insured	
Psychiatrist	\$150 eligible per consultation	100%
Psychoanalyst	\$150 eligible per consultation	100%
Psychologist	\$150 eligible per consultation	100%
Social worker	\$150 eligible per consultation	100%
	Combined maximum for the following: Kinesiotherapist, Massage therapist, Orthopedist \$1,000 reimbursement per calendar year per insured	
Kinesiotherapist		100%
Massage therapist		100%
Orthopedist		100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of Reimbursement
<b>Vision Care</b>		
	Combined maximum for the following: Optometrist, Ophthalmologist 1 examination per 24 consecutive months per insured	
Optometrist		100%
Ophthalmologist		100%
	Combined maximum for the following: Eyeglasses, Contact Lenses, Laser vision correction \$400 eligible per 24 consecutive months per insured	
Eyeglasses		100%
Contact lenses		100%
Laser vision correction *		100%
<b>Other Medical Expenses</b>		
Arbitrage		100%
Transport by airplane or train *		100%
Blood glucose monitor *	\$300 eligible per 36 consecutive months per insured	100%
Dental prostheses *	\$1,000 reimbursement per 24 consecutive months per insured	100%
CAT scans *	\$1,000 reimbursement per calendar year per insured	100%
Coarctic surgery following an accident *	\$5,000 reimbursement in the 36 months following the accident per insured	100%
Deep shoes *	\$100 reimbursement per calendar year per insured	100%
Dental treatment following accidental injury to natural teeth	reimbursement in the 12 months following the accident per insured	100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Dental plan *	\$20 eligible per day \$2,500 reimbursement for duration of contract per insured	100%
Electrocardiogram (ECG) *		100%
External prosthetic and artificial limb *		100%
Foot orthosis *	\$450 eligible per pair	100%
Hearing aid	1 unit (s) per 36 consecutive months per insured	100%
Hospital bed *		100%
Inhaler pump *	\$7,500 reimbursement per 60 consecutive months per insured	100%
Inhaler pump accessories *		100%
Intraocular lens implants *	\$1,000 reimbursement for duration of contract per insured	100%
Intrauterine devices (IUD) *		100%
Laboratory analyses *		100%
Magnetic resonance imaging *	\$1,000 reimbursement per calendar year per insured	100%
Nurse *	\$300 eligible per day \$10,000 reimbursement per calendar year per insured	100%
Orthopedic device *		100%
Orthopedic shoes *		100%
Ottery appliances *		100%
Respirator (breathing apparatus) *	\$10,000 reimbursement for duration of contract per insured	100%
Support stockings *	3 pairs (s) per calendar year per insured	100%
Surgical brasiers *	\$200 reimbursement for duration of contract per insured	100%



## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Therapeutic device*	\$10,000 reimbursement for duration of contract per insured	100%
Taneous electrical nerve stimulator*	\$1,000 eligible per 60 consecutive months per insured	100%
Ultrasound examinations*	\$300 reimbursement per calendar year per insured	100%
Wheelchair and walker*		100%
Wig*	\$300 reimbursement for duration of contract per insured	100%
X-rays*		100%
Travel		
Travel accident insurance	\$5,000,000 reimbursement per event per insured	100%
Travel cancellation insurance	\$5,000 reimbursement per event per insured	100%

\* Medical prescription required

#### Notes:

##### Hospital room

When hospitalized, the participant will have the opportunity to choose a private room, subject to a lifetime maximum of \$3,000.

##### External prosthetics and artificial limb

Eligible expenses are subject to a maximum reimbursement of \$5,000 per limb lost.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Dental Care Insurance

Reference year for maximum recommended fees: the year during which services are provided

Claims Submission Method: Electronic

Coverage	Maximum	Percentage of allowable cost
<b>Basic Dental Care</b>		
Diagnostic Services Preventive Dental Care Minor Restorative Services Endodontics Periodontics Retains, Refine, Adjust and Repair of Removable Dentures Repair of Fixed Bridges and Crowns Oral Surgery Additional Services		100%
<b>Major Restorative Services</b>		
Major Restorative Services and Fixed Prosthetics Removable Dentures Fixed Bridges	\$2,500 per calendar year per insured	100%
<b>Orthodontic Services</b>		
Orthodontics	\$5,000 for duration of contract per insured	100%
<b>Frequency of re-evaluation</b>	6 months	

**Notes:**

**Dental Implants**

Dental implants are covered in Dental restorative services and are subject to a lifetime maximum benefit of \$2,500.

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## SCHEDULE OF INSURANCE

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### Health Care Insurance Plan

#### Dental Care Insurance (continued)

**Notes:**

**Preventive services**

The restriction regarding children aged under 16 does not apply to the following treatments: topical application of fluoride, pit and fissure sealants, interproximal cleaning, space maintainers, control of oral habits.

**Removable dentures**

The restriction regarding the reimbursement of equilibrated dentures does not apply.

## RETIREES COPE OUTSIDE QUEBEC

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### SCHEDULE OF INSURANCE

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#### General Provisions

This document shows the contractual provisions in force on December 1, 2010.

Group Name(s) and No(s).	52327 CANADIAN UNION OF POSTAL WORKERS (STAFF)
Class	Retirees COPE outside Quebec (22847)
Category of Individuals eligible as participants	All the COPE retired employees (22847) of the post office residing outside Quebec.

#### Notes:

##### Other general clauses

##### Insurance for dependents

In paragraph 2, "Insurance for your spouse and children" of the "Application for, effective date of and modifications to insurance section" the sentence "Otherwise, they will be required to provide evidence of insurability and their insurance will become effective on the date SSO approves your application" is replaced by the following one: "Otherwise, their insurance will become effective on the date SSO receives the application for insurance."

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance

Per day prescription deductible: \$2

Coverage	Maximum	Percentage of reimbursement
<b>Prescription Drugs</b>		
Drugs with 350 card - Dated payment cycle:*		100%
Sclerosing Injections *	\$20 eight per day	100%
User fee: \$2		
Preventive vaccines (arranging product)	\$200 reimbursement per calendar year per insured	100%
User fee: \$2		
<b>Hospitalization</b>		
Hospital room:	Semi-private room:	100%
<b>Specialized Health Care Establishments</b>		
Convalescence Immediately following hospitalization *	Semi-private room 60 day(s) per calendar year per insured	100%
<b>Health Care Performance</b>		
Acupuncture	\$300 reimbursement per calendar year per insured	100%
Chiropractic	\$300 reimbursement per calendar year per insured	100%
Chiropractor	\$600 reimbursement per calendar year per insured	100%
Chiropractor - X-rays		100%
Hearing aid/profit		100%
Kidney pain	\$300 reimbursement per calendar year per insured	100%

**SCHEDULE OF INSURANCE**

**Health Care Insurance Plan**

**Health insurance (continued)**

Coverage	Maximum	Percentage of reimbursement
Orthoptist	\$300 reimbursement per calendar year per insured	100%
Physiotherapist & physical rehabilitation therapist		100%
Podiatrist	\$300 reimbursement per calendar year per insured	100%
Speech therapist	\$100 eligible per consultation 10 consultation(s) per calendar year per insured	100%
	Combined maximum for the following: Psychiatrist, Psychoanalyst, Psychologist, Social worker 20 consultation(s) per calendar year per insured	
Psychiatrist	\$150 eligible per consultation	100%
Psychoanalyst	\$150 eligible per consultation	100%
Psychologist	\$150 eligible per consultation	100%
Social worker	\$150 eligible per consultation	100%
	Combined maximum for the following: Kinesiotherapist, Massage therapist, Orthopedist \$1,000 reimbursement per calendar year per insured	
Kinesiotherapist		100%
Massage therapist		100%
Orthopedist		100%
Visual Care		
	Combined maximum for the following: Optometrist, Ophthalmologist 1 examination(s) per 24 consecutive months per insured	
Optometrist		100%
Ophthalmologist		100%

**SCHEDULE OF INSURANCE**

**Health Care Insurance Plan**

**Health Insurance (continued)**

Coverage	Maximum	Percentage of costs covered
	Contract maximum for the following: Eyeglasses, Contact Lenses, Laser Vision correction: \$100 eligible per 24 consecutive months per insured	
Eyeglasses		100%
Contact lenses		100%
Laser vision correction *		100%
<b>Other Medical Expenses</b>		
Air-ambulance		100%
Transport by airplane or train *		100%
Blood glucose monitor *	\$300 eligible per 36 consecutive months per insured	100%
Bread prostheses *	\$1,000 reimbursement per 24 consecutive months per insured	100%
CAT scans *	\$1,000 reimbursement per calendar year per insured	100%
Cosmetic surgery following an accident *	\$5,000 reimbursement in the 36-months following the accident per insured	100%
Deep shoes *	\$100 reimbursement per calendar year per insured	100%
Dental treatment following accidental injury to natural teeth	reimbursement in the 12 months following the accident per insured	100%
Dental X-rays *	\$20 eligible per day \$2,000 reimbursement for duration of contract per insured	100%
Electrocardiogram (ECG) *		100%
External prosthetic and artificial limb *		100%
Foot orthosis *	\$400 eligible per pair	100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Hearing aid	1 unit (s) per 36 consecutive months per insured	100%
Hospital bed *		100%
Infusion pump *	\$7,500 reimbursement per 60 consecutive months per insured	100%
Infusion pump accessories *		100%
Intra-aortic balloons *	\$1,000 reimbursement for duration of contract per insured	100%
Intra-aortic devices (IAD) *		100%
Laboratory analyses *		100%
Magnetic resonance imaging *	\$1,000 reimbursement per calendar year per insured	100%
Nurse *	\$300 eligible per day \$10,000 reimbursement per calendar year per insured	100%
Orthopedic devices *		100%
Orthopedic shoes *		100%
Ostomy appliances *		100%
Respirator (breathing apparatus) *	\$10,000 reimbursement for duration of contract per insured	100%
Support stockings *	3 pair(s) per calendar year per insured	100%
Surgical trachea *	\$200 reimbursement for duration of contract per insured	100%
Therapeutic devices *	\$10,000 reimbursement for duration of contract per insured	100%
Transcutaneous electrical nerve stimulator *	\$1,000 eligible per 60 consecutive months per insured	100%
Ultrasonic examiners *	\$300 reimbursement per calendar year per insured	100%
Wheelchair and walker *		100%



## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Wig*	\$300 reimbursement for duration of contract per insured	100%
X-rays*		100%
Travel and travel insurance	\$5,000 reimbursement per event per insured	100%
Travel cancellation insurance	\$5,000 reimbursement per event per insured	100%

\* Medical prescription required

#### Notes:

##### Hospital room

When hospitalized, the participant will have the opportunity to choose a private room, subject to a lifetime maximum of \$3,000.

##### External prostheses and artificial limb

Eligible expenses are subject to a maximum reimbursement of \$5,000 per limb lost.

##### Health Insurance - Drugs

Exclusion 1) about the cost of services payable by an insured as a contribution to a public prescription drug insurance plan filed under Item 3. Exclusions of the Health Insurance - Drugs section is not applicable.

##### Patient's contribution

The contribution required of a patient towards payment of the cost of pharmaceutical services and medications for an insured who is covered under a public prescription drug insurance plan, either in the form of a deductible or co-insurance. This contribution is subject to a \$2 user fee and to the same percentage of reimbursement as that provided for prescription drugs.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Dental Care Insurance

Reference year for maximum recommended fees: the year during which services are provided

Claims Submission Method: Electronic

Coverage	Maximum	Percentage of reimbursement
<b>Basic Dental Care</b>		
Diagnostic Services Preventive Dental Care Minor Restorative Services Endodontics Periodontics Rebase, Re-line, Adjustment and Repair of Removable Dentures Repair of Fixed Bridges and Crowns Oral Surgery Additional Services		100%
<b>Major Restorative Services</b>		
Major Restorative Services and Fixed Prosthodontics Removable Dentures Fixed Bridges	\$2,000 per calendar year per insured	100%
<b>Orthodontic Services</b>		
Orthodontics	\$5,000 for duration of contract per insured	100%
<b>Frequency of recommended examinations</b>	6 months	

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## SCHEDULE OF INSURANCE

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### Health Care Insurance Plan

#### Dental Care Insurance (continued)

**Notes:**

**Preventive services**

The restriction regarding children aged under 18 does not apply to the following treatments: topical application of fluoride, pit and fissure sealants, interproximal cleaning, space maintainers, control of oral habits.

**Removable dentures**

The limitation regarding the reimbursement of equilibrated dentures does not apply.

**Dental implants**

Dental implants are covered in Dental restorative services and are subject to a lifetime maximum benefit of \$2,500.

## RETIRES COPE IN QUEBEC

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### SCHEDULE OF INSURANCE

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#### General Provisions

This document shows the contractual provisions in force on December 1, 2010.

Group Name(s) and No(s).	52323 CANADIAN UNION OF POSTAL WORKERS (STAFF)
Class	Retirees COPE in Quebec (22847)
Category of individuals eligible as participants	All the COPE retired employees (22847) residing in Quebec as the policyholder.

**SCHEDULE OF INSURANCE**

**Health Care Insurance Plan**

**Health Insurance**

Coverage	Maximum	Percentage of reimbursement
<b>Prescription Drugs</b>		
Drugs with SSO card - Direct payment system *		100%
Use fee: \$2		
Drugs - Patient's contribution *		100%
Use fee: \$2		
Sclerosing hydrogel *	\$2000 per day	100%
Use fee: \$2		
Preventive vaccines (non-injecting product)	\$200 reimbursement per calendar year per insured	100%
Use fee: \$2		
<b>Hospitalization</b>		
Hospital room	Semi-private room	100%
<b>Specialized Health Care Establishments</b>		
Convalescent home immediately following hospitalization *	Semi-private room: 60 day(s) per calendar year per insured	100%
<b>Health Care Professionals</b>		
Acupuncturist	\$300 reimbursement per calendar year per insured	100%
Chiropract	\$300 reimbursement per calendar year per insured	100%
Chiropractor	\$600 reimbursement per calendar year per insured	100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of coinsurance
Osteopodiat - X-rays		100%
Hearing aid/profitist		100%
Neurology	\$300 reimbursement per calendar year per insured	100%
Osteopathy	\$300 reimbursement per calendar year per insured	100%
Psychoanalyst & physical rehabilitator/therapist		100%
Podiatrist	\$300 reimbursement per calendar year per insured	100%
Speech therapist	\$100 eligible per consultation 10 consultations per calendar year per insured	100%
	Combined maximum for the following: Psychiatrist, Psychoanalyst, Psychologist, Social worker 20 consultations per calendar year per insured	
Psychiatrist	\$100 eligible per consultation	100%
Psychoanalyst	\$150 eligible per consultation	100%
Psychologist	\$150 eligible per consultation	100%
Social worker	\$150 eligible per consultation	100%
	Combined maximum for the following: Kinesiotherapist, Massage Therapist, Orthopedist \$1,000 reimbursement per calendar year per insured	
Kinesiotherapist		100%
Massage Therapist		100%
Orthopedist		100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
<b>Vision Care</b>		
	Co-insured maximum for the following: Optometrist, Ophthalmologist 1 examiner(s) per 24 consecutive months per insured	
Optometrist		100%
Ophthalmologist		100%
	Co-insured maximum for the following: Eyeglasses, Contact Lenses, Laser vision correction \$400 eligible per 24 consecutive months per insured	
Eyeglasses		100%
Contact lenses		100%
Laser vision correction *		100%
<b>Other Medical Expenses</b>		
Ambulance		100%
Transport by airplane or train *		100%
Blood glucose monitor *	\$300 eligible per 36 consecutive months per insured	100%
Breast prostheses *	\$1,000 reimbursement per 24 consecutive months per insured	100%
CAT scans *	\$1,000 reimbursement per calendar year per insured	100%
Cosmetic surgery following an accident *	\$5,000 reimbursement in the 36 months following the accident per insured	100%
Deep shoes *	\$100 reimbursement per calendar year per insured	100%
Dental treatment following accidental injury to natural teeth *	reimbursement in the 12 months following the accident per insured	100%

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Dentist visit *	\$50 eligible per day \$2,500 reimbursement for duration of contract per insured	100%
Electrocardiogram (ECG) *		100%
Excess prescriptions and medical D's *		100%
Fed orthosis *	\$450 eligible per pair	100%
Hearing aid	1 unit(s) per 36 consecutive months per insured	100%
Hospital bed *		100%
Inulin pump *	\$7,500 reimbursement per 60 consecutive months per insured	100%
Inulin pump accessories *		100%
Intracardiac line implants *	\$1,000 reimbursement for duration of contract per insured	100%
Intracardiac devices (ICD) *		100%
Laboratory analyses *		100%
Magnetic resonance imaging *	\$1,000 reimbursement per calendar year per insured	100%
Nurse *	\$300 eligible per day \$10,000 reimbursement per calendar year per insured	100%
Orthopedic devices *		100%
Orthopedic shoes *		100%
Ostomy appliances *		100%
Respirator (breathing apparatus) *	\$10,000 reimbursement for duration of contract per insured	100%
Support stockings *	3 pairs(s) per calendar year per insured	100%
Surgical trousers *	\$200 reimbursement for duration of contract per insured	100%



## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Health Insurance (continued)

Coverage	Maximum	Percentage of reimbursement
Therapeutic devices *	\$10,000 reimbursement for duration of contract per insured	100%
Tapes, Linens, cloth and non-electric lab *	\$1,000 eligible per 90 consecutive days per insured	100%
Ultrasound examinations *	\$200 reimbursement per calendar year per insured	100%
Wheelchair and walker *		100%
Wig *	\$300 reimbursement for duration of contract per insured	100%
X-rays *		100%
Travel		
Travel assistance insurance	\$5,000,000 reimbursement per event per insured	100%
Travel cancellation insurance	\$5,000 reimbursement per event per insured	100%

\* Medical prescription required

#### Notes:

##### Hospital room

When hospitalized, the participant will have the opportunity to choose a private room, subject to a lifetime maximum of \$3,000.

##### External prostheses and artificial limb

Eligible expenses are subject to a maximum reimbursement of \$5,000 per limb total.

## SCHEDULE OF INSURANCE

### Health Care Insurance Plan

#### Dental Care Insurance

Reference year for maximum recommended fees: the year during which services are provided

Claims Submission Method: Electronic

Coverage	Maximum	Percentage of reimbursement
<b>Basic Dental Care</b>		
Diagnostic Services Preventive Dental Care Minor Restorative Services Endodontics Periodontics Retenes, Retins, Adjustment and Repair of Removable Dentures Repair of Fixed Bridges and Crowns Oral Surgery Additional Services		100%
<b>Major Restorative Services</b>		
Major Restorative Services and Fixed Prosthodontics Removable Dentures Fixed Bridges	\$2,500 per calendar year per insured	100%
<b>Orthodontic Services</b>		
Orthodontics	\$5,000 for duration of covered period	100%
Frequency of recommended services	6 months	

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## SCHEDULE OF INSURANCE

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### Health Care Insurance Plan

#### Dental Care Insurance (continued)

**Notes:**

**Preventive services**

The restriction regarding children aged under 18 does not apply to the following treatments: topical application of fluoride, pit and fissure sealants, interproximal cleaning, space maintainers, control of oral habits.

**Removable dentures**

The restriction regarding the reimbursement of equilibrated dentures does not apply.

**Dental implants**

Dental implants are covered in Dental preventive services and are subject to a lifetime maximum benefit of \$2,500.