

# **BENEFIT PLAN PROVISIONS**

## **WHO IS ELIGIBLE TO BECOME COVERED**

You are eligible for coverage from the first day of being actively at work for an employer, under the jurisdiction of Air Canada Component of CUPE, participating in the Wage Indemnity Plan when you:

- (1) are within the covered classes shown on the Things You Should Know page; and
- (2) are working on a full-time basis.

**Temporary employees are not eligible for coverage.**

## **EFFECTIVE DATE OF COVERAGE**

Your coverage becomes effective on the first of the month coinciding with or next following your date of eligibility as described above. If due to illness or injury, you are not actively at work on the date your coverage is to be effective, it will become effective when you return to full-time active work.

If you are absent from work due to illness, injury, leave of absence, lay-off, suspension, or any other reason and are not in receipt of benefits under this wage indemnity plan or under any workers' compensation law, your wage indemnity plan benefits will not be reinstated until you return to full-time active work (as defined on the Definitions page) as a flight attendant.

## **CHANGE IN COVERAGE**

If your coverage would change due to a change in earnings or classification or as a result of a plan change, the coverage will not be adjusted until the first day on or after the date of the change on which you are actively at work and the required contribution is being made

## **TERMINATION OF COVERAGE**

Your coverage will terminate on the earliest of the following dates:

- (1) the date you cease to be a member of any eligible class because of termination of employment (described below) with the employer or for any other reason;

- (2) the date you are no longer included in the covered classes;
- (3) the date the policyholder or the employer ceases to make contributions for you;
- (4) the date you enter full-time active service in the armed forces of any country;
- (5) the date you attain the termination age as shown in the Summary of Coverages;
- (6) the date the contract terminates.

### **Termination of Employment**

For the purposes of the contract, your employment will be considered to terminate when you are no longer actively at work for the employer. However, if you are absent from work for any of the reasons described in the Continuation of Coverage During Absence From Work section below, the employer may, without discrimination among persons in like circumstance, consider you as not having terminated employment for the purposes of the contract and as continuing to be a member of any eligible class, and coverage will then be continued as outlined in the section below.

### **CONTINUATION OF COVERAGE DURING ABSENCE FROM WORK**

Prepayment of premiums is not required for an absence from the payroll of fifteen (15) calendar days or less. Prepayment of premiums is required for an absence from the payroll of sixteen (16) or more calendar days for one of the following reasons. You must prepay the required premium in full within forty-five (45) days in order to be eligible for benefit consideration following the end of any of these periods:

- (1) **leave of absence granted** (such as personal, educational, maternity, child care, bereavement, or jury duty) other than inability to meet medical standards (IMMS), your coverage may be continued for a maximum duration of up to 24 months;
- (2) **lay-off**, your coverage may be continued for a maximum duration of up to six (6) months. Should you become disabled during the

six-month period, you will not be eligible for benefit consideration unless you are recalled from lay-off status;

- (3) **suspension**, your coverage may be continued for the duration of your suspension;
- (4) **strike or lockout**, your coverage may be continued following the end of the strike or lockout;

Should you not prepay the required premium, your coverage will lapse and will not become effective until you return to full-time active work as a flight attendant.

**To ensure continued coverage for up to 24 months (six (6) months during a lay-off), you must make the first required premium payment within 45 days from the commencement of the leave of absence. The date payment is received by MANION will determine your on time payment.**

### VACATION

If you are on vacation and become disabled, the 14-day elimination period commences following the date first not available for work at the completion of your vacation.

If your leave of absence of 16 (sixteen) or more calendar days precedes your vacation and you have not prepaid the premium for that leave of absence, coverage will not be reinstated until you return to active work.

**No prepayment of premiums is required when you are absent from work due to vacation or a personal leave of absence of 15 (fifteen) calendar days or less.**