

SUMMARY OF COVERAGES

MEMBERSHIP

Flight attendants employed by Air Canada.

WEEKLY INDEMNITY COVERAGE

Weekly benefit:	60% of earnings payable weekly
Elimination period:	14 days
Benefit period:	<p>First 15 weeks of Weekly indemnity (paid by MANION on behalf of SSQ).</p> <p>Following 15 weeks of Employment insurance with a Supplementary Unemployment Benefit (SUB) top-up by the Trust Fund.</p> <p>You must apply for disability benefits under the Employment Insurance Act of Canada (EI) for the 15-week period during which weekly indemnity benefits are not payable under the contract. Disability benefits under EI are taxable benefits and will be assessed based on the benefit plan design under the EI Act.</p> <p>Following 46 weeks of Weekly Indemnity (paid by MANION on behalf of SSQ).</p>
Maximum benefit period:	For any one period of total disability, benefits will be payable for 78 weeks (including elimination period) but not beyond the date you elect normal or early retirement.
Taxability:	Since you pay the entire premium for this coverage, the weekly indemnity benefit payments are nontaxable.
Benefits form certain other sources:	Should you be entitled to periodic benefits from certain other sources during a disability, the amount of the weekly benefit payable may be reduced as explained later in the Weekly Indemnity Coverage description pages.
Termination:	At your attainment of age 71 or your retirement, if earlier.

LONG-TERM DISABILITY COVERAGE

Monthly benefit:	60% of your pre-disability earnings payable monthly.
Waiting period:	78 weeks or expiry of Weekly Indemnity whichever is later.
Reduction:	The amount of the monthly benefit payable may be reduced so that your income from all sources will not exceed 85% of your gross monthly pre-disability earnings. This is explained later in the Long-term Disability Coverage description pages.
Taxability:	Since you do not pay the entire premium for this coverage, the long-term disability benefit payments are taxable.
Maximum benefit period:	Age 65 or earlier if qualified for a Company pension without actuarial reduction (For further information, please refer to your pension benefit statement)
Termination of eligibility:	At your attainment of age 63 years and a half or your early or normal retirement, if earlier or retirement without actuarial reduction.