

THINGS YOU SHOULD KNOW

Initial effective Date of Plan - March 1, 2001.

This booklet reflects the modifications as of July 1, 2012

Covered Classes - All flight attendants employed under the jurisdiction of Air Canada Component of CUPE by an airline participating in the Wage Indemnity Plan.

IMPORTANT

The coverages described in this wage indemnity plan are insured under Group Policy No. 29880 issued to the Policyholder by SSQ. They are available to you if you are included in the covered classes shown above. Only those coverages for which you become covered will apply to you.

This booklet is a description of the group benefits at the date shown on the front cover.

Conformity with law

If any provision of this wage indemnity plan conflicts with any law which applies to individuals shown in the covered classes, the plan will be amended to conform to that law.

Cost

You will be advised of the amount of your contribution when you enrol for the coverage. Premiums erroneously deducted by your employer do not constitute effective coverage as set forth in the contract.

The coverages are described in the Summary of Coverages and the coverage description pages. Be sure to read these pages carefully. They show when benefits are or are not payable, and outline the conditions, limitations and exclusions that apply to the coverages.

Legal actions

No action at law or in equity will be brought to recover under this contract prior to the expiration of (1) one year after written proof of loss has been furnished in accordance with requirements of the contract.

For flight attendants who become members of the plan on or after July 1, 2012, and who are residents of Alberta or British Columbia, no action at law or in equity will be brought to recover under this contract prior to the expiration of (2) two years after written proof of loss has been furnished in accordance with requirements of the contract. Furthermore, every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

Access to Documents

In addition to the rights of insured persons outlined in the Notice of New File and subject to payment of the fees outlined therein, you also have the right to obtain a copy of the policy, application and any written statements or other records that you have provided to SSQ. However, in compliance with the Insurance Act that applies to you, the first request may be answered free of charge, including for transcribing, reproducing or sending this information. Any subsequent requests may be subject to fees as described in the Notice of New File.