

# Group Benefit Plan



**Great-West Life**  
*your Benefits Solutions People*



**VIA Rail Canada**

**Members of the CAW Union,  
Agreements 1, 2 and 3  
and  
Members of the TCRCMWED**



Great-West Life is a leading Canadian life and health insurer. Great-West Life's financial security advisors work with our clients from coast to coast to help them secure their financial future. We provide a wide range of retirement savings and income plans; as well as life, disability and critical illness insurance for individuals and families. As a leading provider of employee benefits in Canada, we offer effective benefit solutions for large and small employee groups.

### **Great-West Life Online**

Information and details on Great-West Life's corporate profile, our products and services, investor information, news releases and contact information can all be found at our website [www.greatwestlife.com](http://www.greatwestlife.com).

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This booklet describes the principal features of the group benefit plan sponsored by your employer, but **Group Policy No. 140592** issued by Great-West Life is the governing document. If there are variations between the information in the booklet and the provisions of the policy, the policy will prevail.

This booklet contains important information and should be kept in a safe place known to you and your family.

**The Plan is underwritten by**



## **Protecting Your Personal Information**

At Great-West Life, we recognize and respect the importance of privacy. When you apply for coverage or benefits, we establish a confidential file of personal information. We limit access to personal information in your file to Great-West Life staff or persons authorized by Great-West Life who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.

We use the personal information to administer the group benefit plan under which you are covered. This includes many tasks, such as:

- determining your eligibility for coverage under the plan
- enrolling you for coverage
- assessing your claims and providing you with payment
- managing your claims
- verifying and auditing eligibility and claims
- underwriting activities, such as determining the cost of the plan, and analyzing the design options of the plan
- preparing regulatory reports, such as tax slips

We may exchange personal information with your health care providers, your plan administrator, other insurance or reinsurance companies, administrators of government benefits or other benefit programs, other organizations, or service providers working with us when necessary to administer the plan.

All claims under this plan are submitted through you as plan member. We may exchange personal information about claims with you and a person acting on your behalf when necessary to confirm eligibility and to mutually manage the claims.

The personal information in your file will be kept in the offices of Great-West Life or in the offices of an organization authorized by us. You may request to review or correct the personal information in your file. A request to review or correct your file should be made in writing and may be sent to any of Great-West Life's offices or to our head office at:

The Great-West Life Assurance Company  
Attn: Group Compliance  
P.O. Box 6000  
Winnipeg, MB R3C 3A5

Claims submissions should not be sent to this address. Please use the address on the claim form or contact your plan administrator for details.

For more information about our privacy guidelines, please ask for Great-West Life's **Privacy Guidelines** brochure.



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# Benefit Summary

This summary must be read together with the benefits described in this booklet.

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## Long Term Disability Income Benefits

Waiting Period	26 weeks plus any benefit period for which you are entitled to benefits under the Employment Insurance Act of Canada
Amount	50% of your monthly earnings to a maximum benefit of \$1,875

## COMMENCEMENT AND TERMINATION OF COVERAGE

You are eligible to participate in the plan after 60 days of continuous employment. You are considered continuously employed only if you satisfy the actively at work requirement throughout the eligibility waiting period.

- You will be covered as soon as you become eligible.
- You must be actively at work when coverage takes effect, otherwise the coverage will not be effective until you return to work.

Increases in your benefits while you are covered by this plan will not become effective unless you are actively at work.

- You are eligible to join the plan if you are either:
  - an employee in Canada (in accordance with your employer's regulations) holding a full-time or part-time unionized position, or
  - an employee hired on a temporary basis holding a seniority position in accordance with the collective agreement with your employer.

Your coverage terminates when your employment ends, you are no longer eligible, or the policy terminates, whichever is earliest.

- When your coverage terminates, you may be entitled to an extension of benefits under the plan. Your employer will provide you with details.

## LONG TERM DISABILITY (LTD) INCOME BENEFITS

The plan provides you with regular income to replace income lost because of a lengthy disability due to disease or injury. Benefits begin after the waiting period is over and continue as long as you are disabled **as defined by the policy** but not longer than 36 months, until you reach age 65, or until you start to receive unreduced pension benefits from your employer's pension plan, whichever is earliest. Check the **Benefit Summary** for the benefit amount and waiting period.

- If disability is not continuous, the days you are disabled can be accumulated to satisfy the waiting period as long as no interruption is longer than 4 weeks and the disabilities arise from the same disease or injury. If your Short Term Disability (STD) Income Benefits are still being paid when the waiting period ends, the waiting period will be extended until the end of the STD benefit period.

The days you are not disabled, as defined under the disability provisions, but are prevented from being actively at work due to a safety critical disability (as defined by the Railway Safety Act) or a safety sensitive disability (as defined by your employer), will be accumulated to satisfy the waiting period.

- LTD benefits are payable for the first 24 months following the waiting period if disease or injury prevents you from performing a substantial portion of the duties of your own job.
- After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and provides you with an income of at least 60% of your indexed monthly earnings before you became disabled.
- After the waiting period, separate periods of disability arising from the same disease or injury are considered to be one period of disability unless they are separated by at least 6 months.

- Because your employer contributes to the cost of LTD coverage, benefits are taxable.
- Your LTD insurance terminates when you reach age 65.

### **Other Income**

**Offset Provision.** Your LTD benefit is reduced by other income you are entitled to receive while you are disabled. Your benefit is first reduced by:

- disability or retirement benefits you are entitled to on your own behalf under the Canada or Quebec Pension Plan, except for increases that take effect after the benefit period starts
- benefits under any Workers' Compensation Act or similar law
- Loss of income benefits under an automobile insurance plan, to the extent permitted by law
- 50% of any income earned in the course of an approved rehabilitation plan or program

**Coordination Provision.** There is a further reduction of your LTD benefit if the total of the income listed below exceeds 80% of your monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

- your income under this plan
- benefits another member of your family is entitled to on the basis of your disability under the Canada or Quebec Pension Plan that are paid directly to you, except for increases that take effect after the benefit period starts
- loss of income benefits available through legislation, except for Employment Insurance benefits and automobile insurance benefits, which you and any other member of your family are entitled to on the basis of your disability

- disability benefits under a plan of insurance available through membership in an association
- employment income, disability benefits, or retirement benefits related to any employment, except for:
  - disability benefits that are prepayments of life insurance
  - benefits from retirement plans to which an employer has not contributed
  - any amount that is related to employment other than with your employer and that was payable for each of the 12 months before a disability period. All employment income, disability benefits and retirement benefits resulting from the same employment are considered together in satisfying the 12-month condition as long as there is no interruption from one to the other. Waiting periods for disability benefits do not count as interruptions.
  - income from an approved rehabilitation plan or program. This income is considered under the rehabilitation incentive provision.

Termination pay and severance benefits are included as employment income under this provision.

**Rehabilitation Incentive Provision.** Earnings received from an approved rehabilitation plan or program, other than those considered under the offset provision, are used to reduce your LTD benefit only if those earnings, together with your income from this plan and the income described under the offset and coordination provisions, including any increases in Canada or Quebec Pension Plan benefits that take effect after the benefit period starts, would exceed your indexed monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

## **Vocational Rehabilitation Benefits**

Vocational rehabilitation involves a work related activity or training strategy that is designed to help you return to gainful employment and a more productive lifestyle. A plan or program will be approved if it is appropriate for the expected duration of your disability and it facilitates your earliest possible return to work.

## **Medical Coordination Benefits**

Medical coordination is a process of early involvement to ensure that you are diagnosed quickly and receive appropriate treatment on a timely basis. The goal is to enable you to return to work as early as possible and to prevent the disability from becoming long term or permanent.

## **Limitations**

No benefits are paid for:

- Any period in which you do not participate or cooperate in a prescribed plan of medical treatment appropriate for your condition.

Depending on the severity of the condition, you may be required to be under the care of a specialist.

If substance abuse contributes to your disability, the treatment program must include participation in a recognized substance withdrawal program.

- Any period after you fail to cooperate in applying for other disability benefits, reapplying for such benefits, or appealing decisions regarding such benefits, where considered appropriate by Great-West Life.
- The scheduled duration of a lay-off or leave of absence.

This does not apply to any portion of a period of maternity leave during which you are disabled due to pregnancy.

- Any period after you fail to participate or cooperate in an approved rehabilitation plan or program.
- Any period after you fail to participate or cooperate in a recommended medical coordination program.
- Any period after you fail to participate or cooperate in a required medical or vocational assessment.
- Any 12-month period in which you do not live in Canada for at least 6 months.
- Any period of incarceration, confinement, or imprisonment by authority of law.
- Disability arising from war, insurrection, or voluntary participation in a riot.
- Any period during which you are not disabled, as defined under the disability provisions, but are prevented from being actively at work due to a safety critical disability (as defined by the Railway Safety Act) or a safety sensitive disability (as defined by your employer).

### **How to Make a Claim**

Before the end of the STD benefit period, Great-West Life will ask you to provide information to begin processing your LTD claim. All information must be submitted within 6 months of the request.

Disability income benefits under the policy will be payable only for periods for which Great-West Life has received satisfactory proof that you are entitled to benefits.

## NOTES



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