

## **Canadian Pacific**

### **RTE Lay Off Benefits Coverage**

Once an employee is laid off, benefit coverage will be expired as follows:

- ❖ Life Insurance – 31 days from end of month last worked or paid annual vacation
- ❖ Accidental Death Insurance - 31 days from end of month last worked or paid annual vacation
- ❖ Extended Health/Vision – on the last day of the month last worked or paid annual vacation
- ❖ Dental – on last day worked or paid annual vacation

Note: A laid-off Employee who was eligible for benefits prior to lay-off, will become an Eligible Employee on the date of his return to full-time active work.

#### **Weekly Indemnity Benefits**

Eligibility for WIB expires on last day worked. If already on WIB and subsequently laid off, benefit payments will continue as if he had not been laid off. If an employee was advised of a lay-off prior to commencement of a disability, and then approved for WIB, benefits will continue only until the date the employee is laid off. The WIB claim may be reinstated when recalled if, at that time, the disability continues to exist.

An employee whose already covered for benefits may elect to maintain coverage for Extended Health/Vision, Dental and Life Insurance benefits while on lay off status for maximum one (1) year.

**In order to inform us of your plans regarding extending your Basic Life Insurance, Dental & Extended Health/Vision benefits coverage please fill in the Pay Direct Response Sheet found at the end of this document and return to Staff Records by fax or by mail.**

A personal cheque or money order made payable to Canadian Pacific is to be forwarded by the 20<sup>th</sup> of each month to the HRSC at the address shown below. In the event of return to work prior to the end of the month in which benefits have been paid for, a refund will be calculated on a pro-rated basis and applied to employees pay.

**Pay Direct Rates for Running Trade Employees  
Effective January 1, 2008**

To Maintain Benefits Coverage	Quebec Employees	Ontario Employees	Other Provinces Employees
	Amount	Amount	Amount
Dental	\$63.57	\$62.99	\$58.33
Extended Health/Vision	\$72.46	\$71.79	\$66.48
Life Insurance	\$12.06	\$11.94	\$11.06

**OPTIONAL LIFE INSURANCE**

The employee's Optional Life premium is no longer covered under payroll deduction. To maintain your Optional Life Insurance the employee must contact the HR Service Centre to obtain the pay direct monthly premium amount in order to maintain coverage.

If you require further information please contact the Staff Records via the VRU or at the address shown below.

Address is: **Canadian Pacific  
Staff Records  
401 9<sup>th</sup> Ave. SW  
Calgary, Alberta  
Gulf Canada Square  
Fax - (877) 323-4056  
VRU - 1-888-225-5127**