



**CANADIAN
PACIFIC
RAILWAY**

Very Important – Please Read - Manulife Coverage, & Benefits

Highlights of Weekly Indemnity Insurance Benefits Manulife Policy # 84500

The maximum weekly indemnity period is as follows:

- ❖ 15 Weeks Manulife Benefits
- ❖ 15 Weeks Employment Insurance
- ❖ Return to Manulife Benefits for 11 weeks.

For a maximum not exceeding 41 weeks total for any one period of disability.

If you are not eligible for EI sickness benefits, you will receive Disability Benefits from the plan (Manulife) for 26 weeks.

Manulife will pay to a maximum of \$ 610.00 per week.

NOTE: If an employee is off work for more than 15 weeks, employee will be issued a Record of Employment by the Staff Records Clerk, before or during your 14th week, which you must submit to EI.

While on Employment Insurance Benefits, **Manulife** will “Top-Off” the difference between what EI pays and the \$610.00. Statement of Earnings from EI must be forwarded on a weekly basis to either:

- ❖ **Manulife @ Fax – 519-744-4519 or Phone – 1-800-268-6195, or**
- ❖ **Staff Records @ Fax – 1-877-323-4056**

*Please ensure that employee name and employee numbers are legible.

Weekly Indemnity Benefits, and top-offs will be a direct deposit into the employee’s bank account according to the bi-weekly pay schedule, and explanation of benefits will be mailed by Manulife to the employee’s home address.

Dental Benefits

Employees who are on Weekly Indemnity will be covered for 12 weeks from disability date. Benefits will be reinstated upon return to **active** service. Employees cannot elect to pay direct for dental.

Extended Health Benefits and Life Insurance:

If an employee is required to be off for more than 6 months, the following benefits will also be affected:

- ❖ Extended Health coverage will be terminated at 6 months from the last day of the month in which booked off. After the 6 months is up, employees can pay direct for an additional 6 months only. (If not paying direct, Extended Health will be re-instated on the first day of the month the employee returns to active duty.)

- ❖ Basic Life will be terminated 10 months from the last day of the month in which booked off. After the 10 months is up, employees may pay direct for an additional 2 months only. (If not paying direct, Life insurance will be reinstated on the first day of the following return to work month.)

An employee may elect to keep extended health and life insurance current while off on Illness/Injury after termination. Personal cheque or money order is to be forwarded by the 20th of each month to Staff Records Clerk.
Price List:

	<u>AB/B.C./MB/SK</u>	<u>Ontario</u>	<u>Québec</u>
Extended Health is	\$73.17	\$79.02	\$79.76
Basic Life Insurance	\$10.88	\$11.75	\$11.86

Please make cheques or money orders payable to “CP Rail”.
Note:

Optional Life: Employee may pay direct for the first year. It will be the employee/spouses responsibility to maintain the premium for spousal coverage.

Provincial Medical Coverage Suspended While on LOA:

- ❖ BC Medical Accounting Clerk - Phone CP Rail Calgary (403) 319-6655.
- ❖ Alberta Medical Accounting Clerk - Phone CP Rail, Calgary, (403) 319-7590.

Arrangements should be made with the Revenue Accounting Clerks, if employee pays by payroll deduction for Alberta or BC Medical, and a period will be missed.

- ❖ Saskatchewan, Manitoba, Ontario and PQ – no payment made by employee.

Pension:

Upon return to work, employee should contact Pension Services at 1-888-511-7557 to make arrangements to pay back any pension arrears.

If further information is required, please contact the appropriate Staff Records Clerk for your area:

- ❖ BC & MANITOBA: *Katrina Swiatek* (403) 319-6967
- ❖ ONTARIO & QUEBEC *Terence Schultz* (403) 319-6991
- ❖ SASK & ALBERTA *Jim Makely* (403) 319-6992
- ❖

☒ Address is: **CP Rail, CMC Staff Records**
6th Floor, 401 – 9 Avenue S. W.
Calgary, Alberta.
T2P 4Z4

FAX 1-877-323-4056