

Carpentry Workers' Benefit Plan of BC

This is all about

Your coverage

Well. And well worth it.



STANDARD LIFE



THE STANDARD LIFE ASSURANCE COMPANY OF CANADA

Your Group Insurance Benefits

Carpentry Workers' Benefit Plan Of BC

Class 100, 101 and 102

***All Eligible Members, Members out of hours electing
to self-pay under the Miniplan and Members enrolled
in the Major self-pay plan***

Policy
32548

Effective Date
September 1, 2010

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1. General Provisions — Definitions

For the purposes of this booklet, the masculine pronoun and adjective include the feminine, unless a different meaning is plainly to be taken from the context.

All words have their usual meaning, unless a special meaning is indicated.

1.1. Accidental Injury

Any bodily lesion, sustained while your insurance is in force, directly and solely due to an external, sudden, violent and unintentional cause, independent of any illness and requiring within 30 days of the event the care of a physician or an appropriate specialist.

1.2. Actively At Work

The status of a member who is physically and mentally capable of doing each and every personal job-related work function and who is actually working full-time and in a permanent manner on the basis of a minimum of hours determined by the membership requirements of Carpentry Workers' Benefit Plan Of BC.

1.3. Dependents

Your spouse or your children or your spouse's children, whether taken individually or collectively. If dependents are insured under this policy, the words spouse and child have the following meanings.

1.3.1. Spouse

1. Your legal spouse.
2. A person whom you publicly acknowledge as your spouse, with whom you have been living in a permanent manner for over 1 year.

However, when the person is the biological or adoptive father or mother of at least one of your children, the spouse will be recognized as of the date of birth or adoption, if it precedes the end of the 1 year of cohabitation.

The person you have designated in writing to your policyholder or plan sponsor as your spouse is recognized as your dependent, until such time as you advise otherwise.

Any dissolution of a marriage through divorce or annulment or, in the case of common-law marriage, actual separation for over 3 months, results in the loss of status as spouse.

1.3.2. Child

You or your spouse's single, legitimate, natural or adopted child who depends on you for livelihood and who meets at least one of the following conditions:

1. He is under 21 years of age.
2. He is under 25 years of age and attending an educational institution on a full-time basis.
3. He became totally and permanently disabled while still considered to be a dependent under 1. or 2. above.

1.4. Elimination Period

The continuous period during which you must be absent due to disability before you can begin to receive weekly indemnity benefit in respect of subsequent weeks and monthly disability income in respect of subsequent months.

1.5. Member

A person actively working in a permanent manner on full-time basis and receiving regular income for services rendered and residing in Canada.

1.6. Illness, Disease, Sickness

Any pathological condition resulting from a deviation of health requiring both regular and continuous medical care actually given by a physician or an appropriate specialist and an appropriate therapy, considered satisfactory by the insurer.

1.7. Income

Your remuneration as declared by your policyholder or plan sponsor to the insurer.

1.8. Net Income

Your annual income, less the income tax deducted according to the tax tables established under the Canadian Income Tax Act and by any similar legislation of your province of residence.

1.9. Physician

A person duly authorized by a provincial law to practice medicine and who is a member in good standing of a professional medical body.

1.10. Specialist

A physician practicing a specialty of medicine for which he is certified by the Royal College of Physicians and Surgeons of Canada or by the Corporation professionnelle des médecins du Québec, or both.

2. General Provisions — Insurance

2.1. Member Eligibility

You must complete an application form supplied by your policyholder or plan sponsor for yourself and your dependents, if any.

You become eligible for insurance on the date that you have satisfied the eligibility period specified in the Summary of Benefits.

2.2. Dependents Eligibility

Your dependents become eligible for insurance at the later of the following dates:

1. The day on which you become eligible.
2. The day on which you have a dependent for the first time.

If your application is received by your policyholder or plan sponsor more than 31 days after your eligibility date, you must provide evidence of your insurability, at no expense to the insurer.

2.3. Effective Date Of Insurance

Your insurance and your dependents' insurance, if any, become effective on your eligibility date.

2.4. Change in Coverage

You must immediately notify your policyholder or plan sponsor in writing, of any event likely to change your insurance coverage, on forms provided for that purpose. Such change takes effect on first of the month following after the Carpentry Workers office receives the application.

2.5. Termination of Insurance

Your insurance or your dependents' insurance terminates at the earliest of the following dates:

1. On the date you cease to qualify as an eligible member.
2. On the date the benefit or contract is terminated.
3. On the last day of the period for which the premium has been paid by your policyholder or plan sponsor.

The termination date for each benefit and the reduction formula for the insurance amounts are specified in the Summary of Benefits.

2.6. Claims

If you submit a claim you must provide satisfactory proof within the time limit specified hereafter. Claims must be submitted either through accepted electronic network or on the appropriate forms, which must be completed in full, dated and signed. Claims must be submitted to Standard Life's Head Office or to a designated regional office at no expense to Standard Life. Claim forms and information necessary to submit a claim are available from your Plan Administrator.

2.6.1. Disability

In the case of disability, the insured person must provide evidence of disability considered satisfactory by Standard Life within 30 days following the date on which he first became entitled to such benefit and thereafter, as often as Standard Life may reasonably require.

2.6.2. Life Insurance

A life insurance claim must be submitted within the time limit prescribed by law. Standard Life reserves the right to require an autopsy, unless prohibited by law.

2.7. Beneficiary

You may designate one or several beneficiaries. You must, however, advise your policyholder or plan sponsor in writing of any beneficiary designation or change of beneficiary, on forms supplied for that purpose by your policyholder or plan sponsor.

If you have not designated a beneficiary, or if your beneficiary should predecease you, the benefit will be paid to your estate.

You are the beneficiary of your dependents' life insurance, if your plan covers your dependents.

3. Member's Life Insurance Benefit

3.1. Sum Insured

Upon death, the sum insured specified in the Summary Of Benefits will be paid to your beneficiary.

3.2. Conversion Privilege

If your life insurance coverage under this benefit is cancelled, on or prior to your 65th birthday, you may convert all or part of your insurance coverage, into an individual life insurance contract, within 31 days of such cancellation without having to provide evidence of insurability. Such a contract may be a convertible one year term insurance contract, term insurance coverage to age 65 or any individual contract which Standard Life has designated under the conversion privilege at the time the application for conversion is submitted.

The amount of insurance converted will be limited by the following:

1. If coverage is cancelled because this benefit or group contract is cancelled, the amount of the individual life insurance contract may not exceed the amount of insurance that is terminated less any amount of insurance for which you would be eligible under any other group policy within 31 days after your insurance terminates.
2. If coverage is cancelled because of termination of employment or upon retirement, the amount of the individual life insurance contract may not exceed the amount of insurance that is terminated.
3. If you do not apply for the entire amount of insurance available under the conversion privilege, the individual life insurance amount cannot be less than the minimum amount which Standard Life issues for the plan selected.
4. In all cases the amount of the individual life insurance contract cannot exceed \$200,000.

If you are entitled to convert coverage under another benefit provided under this policy, the sum of the amounts available for conversion cannot exceed \$200,000.

The individual life insurance contract becomes effective at the end of the 31 day conversion period. The premium for the individual contract is that which is then required by the insurer for the type of contract selected, taking into account the amount of insurance and the age and sex of the insured person.

3.3. Extension Of Life Insurance Without Premium Payment

If you are less than 65 years old or you attain age 65 on the date of your termination of eligibility, your retirement, the termination of the benefit or of the group contract, your life insurance is extended, without premium payment for 31 days following such date. The amount of extended life insurance cannot exceed the amount of life insurance, which is convertible under the conversion privilege.

3.4. Living Benefit

Should you become terminally ill, an advanced death benefit, hereinafter-called Living Benefit, may be payable, subject to the terms and conditions defined below.

3.4.1. Definition Of Terminally Ill

To be considered terminally ill, you must be suffering from an illness from which death is expected within 12 months of the date the insurer receives the Living Benefit claim.

3.4.2. Physician's Statement

The claim for a Living Benefit payment must be supported by a statement from your physician that clearly and fully states the nature of the illness and that the life expectancy is less than 12 months.

The insurer reserves the right to request further medical statements and a medical examination by a physician designated by the insurer.

The insurer reserves the right to decline the claim for a Living Benefit payment if, in the opinion of its medical advisors, the evidence submitted is not conclusive.

3.4.3. Benefit

The amount payable will be equal to 50% of the sum insured on the date the insurer receives the Living Benefit claim, subject to a maximum of \$50,000.

If the insurer receives the request within the 12 months preceding the date on which the sum insured is reduced, the amount payable will be reduced by the percentage specified in the Summary Of Benefits.

The final death benefit payable to the beneficiary will be equal to the sum insured on the date of death less the Living Benefit paid, less the interest accrued. The interest on the Living Benefit payment will be calculated from the date of payment to the date of death, at a rate determined by Standard Life on the date of the Living Benefit payment.

3.4.4. Exclusions

No Living Benefit payment will be made:

1. If the insurer receives the request within the 12 months preceding the date on which the member's life insurance terminates, such as specified in the Summary Of Benefits.

2. As a result of an accidental injury.
3. Following the termination of this benefit or policy.

3.4.5. Beneficiary

The beneficiary designation must be irrevocable. Furthermore, the irrevocable beneficiary must sign a statement whereby he accepts that the Living Benefit payment plus any interest, will be deducted from the sum insured on the date of death. The irrevocable beneficiary designation may be submitted with the Living Benefit request.

3.4.6. Other Considerations

The Living Benefit payment is not taxable because it is considered by Canada Customs and Revenue Agency to be part of the death benefit. Notwithstanding this, you should examine all the possible ramifications of obtaining this payment. Examples are the possible elimination or ineligibility to social programs; furthermore the amount paid becomes part of your assets and therefore your creditors could seize the amount whether you have declared bankruptcy or not.

4. Dependents' Life Insurance Benefit

4.1. Sum Insured

Upon the death of an insured dependent, you will receive the sum insured as shown in the Summary of Benefits.

5. Short Term Disability Benefit

(Standard Life Acts As The Administrator Of The Present Benefit)

5.1. Covering Agreement

Should you become totally disabled as defined hereinafter, the administrator undertakes to pay the weekly disability benefit specified herein for each week or part of a week during which the disability lasts, subject to the terms and conditions hereinafter specified.

5.2. Definition Of Disability

5.2.1. Member's Own Occupation, As Specified In The Summary Of Benefits

A state of complete and continuous incapacity, resulting from illness or accidental injury, which wholly prevents you from performing the substantial duties of your own occupation.

5.3. Conditions For Acknowledgment Of Disability

In assessing your eligibility for benefits under "Definition Of Disability", the availability of work will not be a factor.

Your condition must require regular and continuous medical care provided by an appropriate physician and you must also follow treatment deemed appropriate by the administrator.

Disability will only be recognized if you are receiving no remuneration arising either directly or indirectly from any work, except under a rehabilitation program approved by the administrator or a progressive return to work program recognized by the administrator as described under the Rehabilitation And Progressive Return to Work Programs section.

5.4. Beginning Of Weekly Disability Benefit Payment

Weekly disability benefit payments commence following completion of the elimination period specified in the Summary Of Benefits.

Weekly disability payments continue until the Saturday that precedes the Sunday of the week during which you are entitled to receive Employment Insurance sickness benefits. Weekly disability payments are then stopped for a period of 15 weeks and then may resume thereafter.

However, if you do not meet the eligibility requirements to be entitled to sickness benefits under the Employment Insurance financial assistance program, weekly disability benefits are paid for the weeks during which Employment Insurance sickness benefits are not paid.

All full or partial weeks, for which Employment Insurance sickness benefits are paid, are included in the maximum benefit period specified in the Summary Of Benefits.

You will only be considered to have been hospitalized if you are admitted to a hospital as an in-patient and under the care or observation of a qualified physician or for a hospital stay for day surgery where local or general anesthetics have been used.

If a disability occurs during the course of a maternity, adoption, paternity, parental or family matters leave, the elimination period commences on the date of the onset of disability. Weekly disability benefit payments commence at the later of the following dates:

1. The date following the completion of the elimination period.
2. Your scheduled date of return to work.

The benefit is payable provided the coverage has been kept in force for the entire duration of the leave.

5.5. Termination Of Weekly Disability Benefit Payments

Weekly disability benefit payments cease at the earliest of the following dates:

1. The date on which you cease to be disabled.
2. The date on which the maximum benefit period specified in the Summary Of Benefits expires.
3. The date on which you reach:
 - a) The age specified in the Summary Of Benefits. However, if you reach the age limit while receiving weekly disability benefits, payments will continue until the end of the maximum benefit period if your disability continues without interruption.
4. The date of your death.
5. The date on which you fail:
 - a) To provide any evidence of disability required by the administrator.
 - b) To submit to an examination or interview required by the administrator.
 - c) To follow appropriate treatment deemed satisfactory by the administrator.
6. The date on which you refuse:
 - a) To participate in any rehabilitation or progressive return to work program.
 - b) To perform an alternate occupation of comparable income.
 - c) An occupation offered following a rehabilitation program and which accommodates the limitations of your disability.

7. The date on which you have been absent from Canada for a period longer than 4 weeks, unless the administrator has given prior approval to pay benefits during a specified period of time following the first 4 weeks.

5.6. Disability Benefit Payments While Serving A Sentence

Weekly disability benefits are not payable for the period that you are serving a sentence and are confined in a prison, penitentiary or similar institution including halfway facilities, or are under house arrest. Upon completion of the sentence, if you still qualify for disability benefits, you will continue to receive these benefits effective from the date of release.

5.7. Amount Of Weekly Disability Benefit

The amount of weekly disability benefit is specified in the Summary Of Benefits.

5.8. Subrogation

Standard Life will be subrogated to your rights to any amount which may be recovered from a third party for loss of income through payment, arbitration award, judgment, settlement or otherwise, for injury or other damages caused by any person or organization (a "third party"). The subrogation rights will be limited to the extent of benefits paid or payable to you under this benefit. Any weekly disability benefit paid to you prior to and after a judgment or settlement, shall be considered conditional payments and shall be subject to recovery by Standard Life as set out herein.

Standard Life may require you to sign a subrogation agreement reflecting the particular circumstances of the case, taking into account the nature of the claim against the third party, the expected date of hearing, settlement, payment and other factors. Standard Life has the right to suspend or not initiate payment of benefits until the completed and signed agreement is received. In the event that you do not sign such a subrogation agreement, then Standard Life's subrogation rights shall prevail.

You must notify Standard Life as soon as any action is commenced against any third party for damages for which Standard Life would be subrogated. Your solicitor shall be deemed to represent Standard Life's interests in such action unless Standard Life notifies that another solicitor is to be appointed to act on Standard Life's behalf.

When you receive an amount for damages for loss of income from a third party prior to trial of the action:

1. You must refund to Standard Life the amount recovered for past loss of income, up to the amount of weekly disability benefit paid. Should you fail to reimburse Standard Life within the 2 months following the judgment or settlement, Standard Life will suspend or adjust future weekly disability benefit payments to recover the amount that should have been reimbursed, including interest.
2. Standard Life may, at its option, suspend or adjust future weekly disability benefit payments until the total amount of benefits withheld is equal to the amount that you recovered for future loss of income.

In the event that a lump sum payment is received for general damages without specific allocation for loss of income, the monies received shall be deemed to have been received firstly in compensation for loss of income and secondly for other claims, and Standard Life will be entitled to receive an amount which it considers, acting reasonably, to be a reasonable amount for loss of income.

5.9. Rehabilitation And Progressive Return To Work Programs

The administrator may require that you engage in a rehabilitation and/or progressive return to work program when the administrator considers participation to be reasonable and appropriate. The administrator, in consultation with its medical advisors, may revise, extend or terminate the program, whenever it is considered reasonable and appropriate.

If you are engaged in a rehabilitation program approved by the administrator or in a progressive return to work program you may receive the weekly disability benefit while at the same time receiving remuneration under such programs. However, the sum of the remuneration under either of the two programs and of the weekly disability benefit payment may at no time exceed the gross weekly income under a taxable benefit, or the net weekly income under a non-taxable benefit, paid to you at the time disability began. If such sum exceeds the said gross or net income prior to disability, the weekly disability benefit payment will be reduced by the amount of such excess.

Furthermore, the administrator may require that you engage in an alternate occupation of comparable income actually offered by your policyholder or plan sponsor and considered reasonable and appropriate by the administrator.

5.10. Successive Periods Of Disability

If you have returned to active work, as per your pre-disability work schedule at a minimum, and again become disabled within 4 weeks of the first disability and if such disability results from the same cause as the previous disability or from related causes, it is considered a continuation of the previous disability, provided you are not entitled to a long term disability benefit.

However, if you have returned to active work and again become disabled due to an illness or accidental injury totally unrelated to the previous cause of disability, it is considered a new disability and a new elimination period will apply.

5.11. Maternity, Adoption, Paternity, Parental And Family Matters Leave

No weekly disability benefits shall be payable for any illness or accidental injury:

1. During a maternity, adoption, paternity, parental or family matters leave taken in accordance with provincial or federal legislation or during any maternity, adoption, paternity, parental or family matters leave taken in agreement with your policyholder or plan sponsor.
2. In the course of any period during which you receive maternity, parental or compassionate care benefits from an Employment Insurance financial assistance program or a provincial program providing similar benefits.

3. During any extension of maternity, adoption, paternity, parental or family matters leave beyond the periods specified above, if you were entitled to and requested such extension.

Maternity leave is deemed to commence on the earlier of the date you elected or the date of delivery. The elected date may also be one required by your policyholder or plan sponsor where such action is permitted by provincial or federal legislation.

Standard Life will determine any portions of the maternity or parental leave which are voluntary and any portions which are health-related. The Health-related portion of the leave is the period in which a woman can establish, through appropriate medical documentation that she is unable to work for health reasons related to childbirth or recovery from childbirth. Short term disability benefits will only be payable for health-related portions of the leave, where necessary, in order to comply with requirements such as employment standards, human rights and employment coverage after a member has been disabled for 3 uninterrupted working days, provided the coverage has been continued.

5.12. Exclusions

No weekly disability benefits shall be payable for any disability resulting in whole or in part from, or as a direct or indirect consequence of, any of the following causes:

5.12.1. *Civil unrest and other*

Civil unrest, insurrection or war, whether war be declared or not, or participation in a riot.

5.12.2. *Self-inflicted injury*

Self-inflicted injury, while sane or insane.

5.12.3. *Fraud and offence*

Committing, attempting to commit, or instigating a fraud or an offence, whether punishable by indictment or on summary conviction.

5.12.4. *Drug or alcohol abuse*

Drug or alcohol abuse. However, this exclusion will not apply to the member while participating in the BC Construction Rehabilitation Program Plan for a maximum period of 5 weeks per treatment, or the member has an organic disease which would cause total disability even if drug and alcohol abuse ended.

5.12.5. *Motor vehicle insurance plan*

Benefits are not payable to a member under any motor vehicle insurance plan.

5.12.6. *Worker's Compensation*

A Workmen's/Workers Compensation Act, Workplace Safety and Insurance Act or other similar legislation.

6. Long Term Disability Benefit

6.1. Insuring Agreement

Should you become disabled as defined hereinafter, the insurer undertakes to pay the monthly disability benefit specified herein for each month or part of a month (one-thirtieth of the monthly benefit amount for each day) during which your disability lasts, subject to the terms and conditions hereinafter specified.

6.2. Definition Of Disability

6.2.1. Any Occupation, As Specified In The Summary Of Benefits

A state of complete and continuous incapacity, resulting from illness or accidental injury, which wholly prevents you, during the elimination period specified in the Summary Of Benefits and afterwards, from performing the duties of any occupation for which you are or may become reasonably qualified by training, education or experience. Furthermore, you must not be able to earn 60% or more of your gross monthly income determined at the onset of disability, as deemed by the insurer.

6.3. Conditions For Acknowledgment Of Disability

In assessing your eligibility for benefits under "Definition Of Disability", the availability of work will not be a factor.

Your condition must require regular and continuous medical care provided by an appropriate physician and you must also follow treatment deemed appropriate by the insurer.

Disability will only be recognized if you are receiving no remuneration arising either directly or indirectly from any work, except under a rehabilitation program approved by the insurer or a progressive return to work program recognized by the insurer, as described under the Rehabilitation And Progressive Return To Work Programs section, or a part-time return to work recognized by the insurer as described under the Partial Disability section.

6.4. Beginning Of Monthly Disability Benefit Payments

Monthly disability benefit payments commence following completion of the elimination period specified in the Summary Of Benefits.

If a disability occurs during the course of a maternity, adoption, paternity, parental or family matters leave, the elimination period commences on the date of the onset of disability. Monthly disability benefit payments commence at the later of the following dates:

1. The date following the completion of the elimination period.
2. Your scheduled date of return to work.

The benefit is payable provided the coverage has been kept in force for the entire duration of the leave.

6.5. Termination Of Monthly Disability Benefit Payments

Monthly disability benefit payments cease at the earliest of the following dates:

1. The date on which you cease to be disabled.
2. The date on which the maximum benefit period specified in the Summary Of Benefits expires.
3. The date on which you reach:
 - a) The age specified in the Summary Of Benefits.
 - b) The normal retirement age under your policyholder or plan sponsor's pension plan.
4. The date of your death.
5. The date on which you fail:
 - a) To provide any evidence of disability required by the insurer.
 - b) To submit to an examination or interview required by the insurer.
 - c) To follow appropriate treatment deemed satisfactory by the insurer.
6. The date on which you refuse:
 - a) To participate in any rehabilitation or progressive return to work program.
 - b) To perform an alternate occupation of comparable income.
 - c) An occupation offered following a rehabilitation program and which accommodates the limitations of your disability.
7. The date on which you have been absent from Canada for a period longer than 4 weeks, unless the insurer has given prior approval to pay benefits during a specified period of time following the first 4 weeks.

6.6. Disability Benefit Payments While Serving A Sentence

Monthly disability benefits are not payable for the period that you are serving a sentence and are confined in a prison, penitentiary or similar institution including halfway facilities, or are under house arrest. Upon completion of the sentence, if you still qualify for disability benefits you will continue to receive these benefits effective from the date of release.

6.7. Amount Of Monthly Disability Benefit And Reductions

The amount of monthly disability benefit is determined in accordance with the provisions specified hereinafter and subject to the provisions of the sections Subrogation, Rehabilitation And Progressive Return To Work Programs and Partial Disability.

The amount of monthly disability benefit payable is the lesser of the Basic Monthly Benefit and the All Source Maximum as defined hereinafter.

6.7.1. All Source Maximum

The all source maximum is equal to the percentage specified in the Summary Of Benefits, applied to your net monthly income determined at the onset of disability and reduced by the gross amount of:

1. All disability or retirement benefits, all income, compensation, indemnity, earnings, payments and benefits deducted under:
 - a) The Canada/Quebec Pension Plan, excluding benefits payable on behalf of your dependent children, as specified in the Summary Of Benefits.
 - b) A Criminal Injury Compensation Act or other similar legislation.
 - c) Any other government plans other than Workmen's/Workers Compensation Act, Workplace Safety and Insurance Act or other similar legislation.
2. All disability benefits for which you would be eligible from any association plan where contributions are made on your behalf or any group plan.

Future cost of living adjustments made to amounts received from any of the above-mentioned sources will not bring about further reductions.

Canada/Quebec Pension Plan retirement benefits that you were receiving prior to the beginning of your disability will not be considered in the benefit amount calculation.

Nothing in this contract shall prevent the insurer from adjusting or recovering any overpayment of benefits under the contract which may arise as a result of a lump sum payment from any source on account of disability which, had it been paid in installments, would have resulted in a reduction or cessation of benefits hereunder.

6.8. Subrogation

Standard Life will be subrogated to your rights to any amount which may be recovered from a third party for loss of income through payment, arbitration award, judgment, settlement or otherwise, for injury or other damages caused by any person or organization (a "third party"). The subrogation rights will be limited to the extent of benefits paid or payable to you under this benefit. Any monthly disability benefit paid to you prior to and after a judgment or settlement, shall be considered conditional payments and shall be subject to recovery by Standard Life as set out herein.

Standard Life may require you to sign a subrogation agreement reflecting the particular circumstances of the case, taking into account the nature of the claim against the third party, the expected date of hearing, settlement, payment and other factors. Standard Life has the right to suspend or not initiate payment of benefits until the completed and signed agreement is received. In the event that you do not sign such a subrogation agreement, then Standard Life's subrogation rights shall prevail.

You must notify Standard Life as soon as any action is commenced against any third party for damages for which Standard Life would be subrogated. Your solicitor shall be deemed to represent Standard Life's interests in such action unless Standard Life notifies that another solicitor is to be appointed to act on Standard Life's behalf.

When you receive an amount for damages for loss of income from a third party prior to trial of the action:

1. You must refund to Standard Life the amount recovered for past loss of income, up to the amount of monthly disability benefit paid. Should you fail to reimburse Standard Life within the 2 months following the judgment or settlement, Standard Life will suspend or adjust future monthly disability benefit payments to recover the amount that should have been reimbursed, including interest.
2. Standard Life may, at its option, suspend or adjust future monthly disability benefit payments until the total amount of benefits withheld is equal to the amount that you recovered for future loss of income.

In the event that a lump sum payment is received for general damages without specific allocation for loss of income, the monies received shall be deemed to have been received firstly in compensation for loss of income and secondly for other claims, and Standard Life will be entitled to receive an amount which it considers, acting reasonably, to be a reasonable amount for loss of income.

6.9. Rehabilitation And Progressive Return To Work Programs

The insurer may require that you engage in a rehabilitation and/or progressive return to work program when the insurer considers that participation is reasonable and appropriate. The insurer, in consultation with its medical advisors, may revise, extend or terminate the program, whenever it is considered reasonable and appropriate.

6.10. Partial Disability

Following the commencement of monthly disability benefit payments, if you satisfy the definition of disability but are working on a part-time basis you may receive the monthly disability benefit specified herein, while at the same time receiving remuneration for your work.

However, the sum of the remuneration and of the monthly disability benefit payment may at no time exceed the gross monthly income under a taxable benefit, or the net monthly income under a non-taxable benefit, paid to you at the time disability began. If such sum exceeds the said gross or net income prior to disability, the monthly disability benefit payment will be reduced by the amount of such excess.

6.11. Successive Periods Of Disability

During the elimination period, successive periods of disability from a single cause separated by up to 4 weeks will be combined.

Following the elimination period, if you have returned to active work, as per your pre-disability work schedule at a minimum, and again become disabled within 6 consecutive months of the termination of benefits and if such disability results from the same cause as the previous disability or from related causes, it is considered to be a continuation of the previous disability. This also applies when no benefits were paid for the previous disability due to the application of the Pre-existing Conditions clause.

This clause will not be applied and benefits will not be payable under this benefit if:

1. The benefits are payable under a replacing contract following the termination of this contract or this benefit.
2. Your coverage was terminated, you are employed by another policyholder or plan sponsor and the benefits are payable under the policyholder or plan sponsor's salary replacement plan or group insurance contract.

However, if you have returned to active work and again become disabled due to an illness or accidental injury totally unrelated to the previous cause of disability, it is considered as a new disability, and a new elimination period will apply.

6.12. Waiver Of Premiums

No premiums for this benefit will be required as of the date you are entitled to a monthly disability benefit payment.

6.13. Maternity, Adoption, Paternity, Parental And Family Matters Leave

No monthly disability benefits shall be payable for any illness or accidental injury:

1. During a maternity, adoption, paternity, parental or family matters leave taken in accordance with provincial or federal legislation or during any maternity, adoption, paternity, parental or family matters leave taken in agreement with your policyholder or plan sponsor.
2. In the course of any period during which you receive maternity, parental or compassionate care benefits from an Employment Insurance financial assistance program or a provincial program providing similar benefits.
3. During any extension of maternity, adoption, paternity, parental or family matters leave beyond the periods specified above, if you were entitled to and requested such extension.

Maternity leave is deemed to commence on the earlier of the date you elected or the date of delivery. The elected date may also be one required by your policyholder or plan sponsor, where such action is permitted by provincial or federal legislation.

Standard Life will determine any portions of the maternity or parental leave which are voluntary and any portions which are health-related. The Health-related portion of the leave is the period in which a woman can establish, through appropriate medical documentation that she is unable to work for health reasons related to childbirth or recovery from childbirth.

6.14. Pre-existing Conditions

No monthly disability benefits shall be payable if you become insured on or after the commencement date of this contract for any disability beginning within the period, specified in the Summary Of Benefits, that follows your effective date of insurance, if your disability is caused by, partly attributable to or is a consequence of a sickness or injury for which you have:

1. Consulted a physician, a specialist or health care professional within the number of days, specified in the Summary Of Benefits, that precedes your effective date of insurance.
2. Received or been recommended by a physician or specialist to receive medical treatment or services within the number of days, specified in the Summary Of Benefits, that precedes your effective date of insurance.
3. Taken medication within the number of days, specified in the Summary Of Benefits, that precedes your effective date of insurance.

If this contract is a replacing contract, this provision shall not apply if you were insured under the previous contract at the date it terminated. However, if you were insured under the previous contract and you become disabled within the time limits of the previous contract's Pre-existing Conditions clause your claim will be assessed subject to the previous contract's Pre-existing Conditions clause, in the same manner as if the contract had not been replaced.

6.15. Exclusions

No monthly disability benefits shall be payable for any disability resulting in whole or in part from, or as a direct or indirect consequence of, any of the following causes:

6.15.1. *Civil unrest and other*

Civil unrest, insurrection or war, whether war be declared or not, or participation in a riot.

6.15.2. *Self-inflicted injury*

Self-inflicted injury, while sane or insane.

6.15.3. *Fraud and offence*

Committing, attempting to commit, or instigating a fraud or an offence, whether punishable by indictment or on summary conviction.

6.15.4. *Drug or alcohol abuse*

Drug or alcohol abuse. However, this exclusion will not apply while the member is participating in a Standard Life approved treatment program or the member has an organic disease which would cause total disability even if drug and alcohol abuse ended

6.15.5. *Motor vehicle insurance plan*

Benefits are not payable to a member under any motor vehicle insurance plan.

6.15.6. *Worker's Compensation*

A Workmen's/Workers Compensation Act, Workplace Safety and Insurance Act or other similar legislation.

7. Notice

At Standard Life, we are committed to maintaining the highest standards of integrity in our business. In the course of our business, it is necessary to collect personal information about you. We will ask for your consent to collect, use and disclose personal information. We will limit collection, use and disclosure of personal information strictly for the purposes of your group coverage.

We will safeguard your personal information. Access to personal information is restricted to Standard Life members and members of authorized service providers who need it to determine eligibility, to administer your group coverage, to assess claims and conduct any required investigations. While Standard Life endeavors to protect all your personal information, your medical information will receive the highest level of protection.

You can be assured that not only do we respect applicable laws and regulations, but we also apply generally accepted privacy ethics and standard business practices for the handling of your personal information.

How can you access your personal information and submit a complaint?

You have the right to be informed of the nature and source of personal information that Standard Life has on record concerning you. Personal medical information will be made available only through a physician designated by you.

You also have the right to request the correction of inaccurate, incomplete or obsolete information in your file. If demonstrated to our satisfaction that the information held in our record is inaccurate or incomplete, we will make the necessary changes.

If you are not satisfied as to how we have handled your personal information, you may submit a complaint.

Any request to access or correct information held in our records or to submit a complaint should be made in writing to:

The Manager, Customer Relations and Ombudsman
The Standard Life Assurance Company of Canada
1245 Sherbrooke West
Suite 1000
Montreal, Qc
H3G 1G3

Additional information about Standard Life's privacy protection practices can be obtained on our public Web site and in the VIP Room Web site for Plan Members.

References to "you" and "your" in this Notice include yourself and your dependents.

8. Summary Of Benefits

Please see next page for the detailed coverage of this class.

1 - Eligibility Period

A- Present And Future Members

In accordance with the conditions as set out by the Carpentry Workers' Benefit Plan Of BC

2 - Member's Life Insurance Benefit

All Eligible Members

A- Sum Insured

\$75,000

B- Reduction Of Sum Insured

at age 65: \$37,500
at age 66: \$18,750
at age 67: \$9,375
at age 68: \$4,688
at age 69: \$2,344

C- Termination Of Benefit

At the earlier of the member's retirement or attainment of age 70

Members out of hours electing to self-pay under the Miniplan

D- Sum Insured

\$30,000

E- Reduction Of Sum Insured

at age 65: \$15,000
at age 66: \$7,500
at age 67: \$3,750
at age 68: \$1,875
at age 69: \$938

F- Termination Of Benefit

At the earlier of the member's retirement or attainment of age 70

3 - Dependents' Life Insurance Benefit

A- Sum Insured

\$10,000 for spouse

\$5,000 for each child from birth

B- Termination Of Benefit

At the earlier of the member's retirement or attainment of age 70

4 - Short Term Disability Benefit

(Standard Life Acts As The Administrator Of The Present Benefit)

A- Definition Of Disability

Member's own occupation

B- Elimination Period

1) Accident

Within 30 days of an accident, payments commence the later of the date the member becomes totally disabled or the first day the member consults a doctor or chiropractor.

2) Illness

a) If the member consults an oral surgeon payments commence the later of the day the member becomes totally disabled or the first day the member consults the oral surgeon

b) If the member consults a doctor or chiropractor, eligibility for Short term disability payments commences the later of after 3 working days of uninterrupted total disability or the 1st day the member consults the doctor or chiropractor

3) Hospitalization following an illness

a) If the member is hospitalized following an illness payments commence the day of the hospitalization

b) If the member is not hospitalized following an illness, eligibility for Short term disability payments commences after 3 working days

4) Type Of Plan

Integration with Employment Insurance

C- Maximum Benefit Period

30 weeks

D- Amount Of Weekly Disability Benefit

1) Maximum Amount Of Benefit

Maximum payable by Human Resources and Social Development Canada for Employment Insurance

2) Taxability Of Benefits

Benefits are taxable

3) Payment Basis

Benefits are payable on a work day basis

E- Termination Of Benefit

At the later of the member's retirement or at the expiry of the benefits eligibility as defined by the Carpentry Workers' Benefit Plan Of BC

Note that the members under class 101 – Members out of hours electing to self-pay under the Miniplan and 102 – Members enrolled in the Major self-pay plan are not covered under this benefit

5 - Long Term Disability Benefit

A- Definition Of Disability

Any occupation

B- Elimination Period

30 weeks

C- Maximum Benefit Period And Age Limit

Member's attainment of age 65

D- Amount Of Monthly Disability Benefit

\$1,000

1) All Source Maximum

85% of the gross monthly income determined at the beginning of the disability less all applicable reductions

E- Taxability Of Benefits

Benefits are taxable

F- Pre-Existing Conditions

1) Period Preceding The Effective Date Of Insurance

90 days

2) Period Following The Effective Date Of Insurance

12 months

G- Termination Of Benefit

At the earlier of the member's retirement or attainment of age 65

Note that the members under class 101 – Members out of hours electing to self-pay under the Miniplan and 102 – Members enrolled in the Major self-pay plan are not covered under this benefit

**Retirement
Investments
Insurance**

Talk soon.

For more information on your group insurance benefits or if there is anything else we can help you with, please contact our Customer Service Representatives at the number below or visit our Web site.

1-800-499-4415

www.standardlife.ca