

# FIRST COLLECTIVE AGREEMENT

between



County of Prince Edward  
**Public Library & Archives**

(Hereinafter termed the Employer)

and

**CUPE** / *Canadian Union  
of Public Employees*

THE CANADIAN UNION OF PUBLIC EMPLOYEES

and its LOCAL 5562

(Hereinafter termed the Union)

APRIL 1, 2024 TO MARCH 31, 2027

## TABLE OF CONTENTS

ARTICLE 1 – PURPOSE.....	3
ARTICLE 2 – DEFINITIONS .....	3
ARTICLE 3 – MANAGEMENT RIGHTS .....	4
ARTICLE 4 –RECOGNITION AND REPRESENTATION .....	5
ARTICLE 5 – NO DISCRIMINATION OR HARASSMENT.....	6
ARTICLE 6 – NO STRIKE OR LOCKOUTS .....	6
ARTICLE 7 – UNION SECURITY.....	7
ARTICLE 8 – LABOUR MANAGEMENT RELATIONS .....	8
ARTICLE 9 – GRIEVANCE PROCEDURES .....	9
ARTICLE 10 – ARBITRATION PROCEDURE.....	11
ARTICLE 11 – DISCIPLINE, DISCHARGE AND PERSONNEL RECORDS.....	12
ARTICLE 12 – SENIORITY .....	13
ARTICLE 13 – JOB POSTINGS.....	15
ARTICLE 14 – LAYOFFS AND RECALLS .....	18
ARTICLE 15 – HOURS OF WORK .....	19
ARTICLE 16 – OVERTIME .....	21
ARTICLE 17 – WAGES AND PREMIUMS .....	22
ARTICLE 18 – PAID HOLIDAYS.....	23
ARTICLE 19 – VACATION.....	24
ARTICLE 20 – SICK LEAVE .....	27
ARTICLE 21 – LEAVES .....	28
ARTICLE 22 – EMPLOYEE BENEFITS .....	31
ARTICLE 23 – PENSION PLAN.....	33
ARTICLE 24 – FEES AND ALLOWANCES.....	33
ARTICLE 25 – HEALTH AND SAFETY.....	34
ARTICLE 26 – TECHNOLOGY CHANGE .....	35
ARTICLE 27 – GENERAL .....	35
ARTICLE 28 – TERM OF AGREEMENT.....	36
SCHEDULE “A” – CLASSIFICATIONS AND WAGES.....	37
LETTER OF UNDERSTANDING #1 - RE: JOB DESCRIPTIONS .....	38
LETTER OF UNDERSTANDING #2- RE: JOB EVALUATION & PAY EQUITY.....	39
APPENDIX A – THE BENEFITS PACKAGE .....	40

## **ARTICLE 1 – PURPOSE**

- 1.01 The purpose of this Agreement is to establish and maintain working conditions, hours of work, and wages with respect to Employees covered by this Agreement in order to provide for the efficient operation and administration of the Employer, and to seek to establish and maintain harmonious collective bargaining relations and to provide for a prompt and orderly method of settling complaints or grievances which might arise hereunder.

## **ARTICLE 2 – DEFINITIONS**

- 2.01 The parties agree to the following definitions:

- (a) "Employer" shall mean the County of Prince Edward Public Library Board and/or their designate.
- (b) "Employee" shall mean any person employed by the County of Prince Edward Public Library Board.
- (c) "Union" is the Canadian Union of Public Employees and it's Local 5562.
- (d) "Probationary Employee" shall mean any newly hired employee who will first be subject to a three (3) month probationary period and upon satisfactory fulfillment of such action, shall become a permanent employee. It is understood and agreed that only time in active service will count towards fulfillment of the probationary period.
- (e) "Permanent Full-Time Employee" shall mean any employee who has satisfactorily completed their probationary period and remain ongoing on a permanent full-time basis working a minimum of twenty-five (25) hours a week with a maximum of thirty-five (35) hours per week.
- (f) "Permanent Part-Time Employee" shall mean any employee who has satisfactorily completed their probationary period and is employed on a permanent part-time basis less than twenty-five (25) hours per week.

\*Employees working twenty-five hours per week or more shall be entitled to benefits as per Article 22 herein.

- (g) "Casual Employee" shall mean any employee who has satisfactorily completed their probationary period and is working twenty-two (22) hours a week or less. Casual employees shall accrue seniority for all hours worked.

- (h) "On-call" shall mean any employee with no regularly scheduled hours of work, but who can be assigned to backfill, as the Employer elects, for illness, absences, or emergencies. On-call will not acquire seniority rights in this classification, and there is no guarantee of hours of work.
- (i) "Temporary Employee" shall mean any employee hired to fill a temporary absence of up to 18 months, where that absence is due to Pregnancy Leave/Parental Leave prescribed by the Employment Standards Act, an approved leave of absence, an absence due to WSIB injury, or an absence on sick leave, short-term disability or long-term disability.

If the Temporary Employee is hired externally, they will not acquire seniority rights during the Temporary Assignment, and they will be released at the conclusion of the term, without it triggering a notice of layoff or an entitlement to termination or severance.

- (j) Whenever the gender-neutral they/them appears in this agreement it shall also mean all genders.

### **ARTICLE 3 – MANAGEMENT RIGHTS**

- 3.01 Except as, and to the extent specifically modified by this Agreement, all rights and prerogatives of management are retained by the Employer and remain exclusive and without limitation within the rights of the Employer and its administration. Without limiting the generality of the foregoing, the Employer's rights shall include:

The right of the Employer to hire, direct, promote, demote, classify, transfer, suspend and lay-off employees and also the right of the Employer to discipline or discharge any employee for just cause; provided, however, that a claim by an employee that the employee has been discharged, suspended, demoted or disciplined without just cause, or that the Employer has exercised any of its other rights contrary to the terms of this Agreement, may be the subject of a grievance and dealt with as hereinafter provided.

- 3.02 The Union further recognizes the right of the Employer to operate and manage its business in all respects in accordance with its commitments and responsibilities. The methods, processes and means of operation used, the right to decide on the number of employees needed by the Employer at any time, and the assignment of those employees to duties consistent with the efficient operation of the Employer, the right to use improved methods, machinery, software and equipment and jurisdiction over all operations, buildings, machinery and tools are solely and exclusive the responsibility of the Employer, subject to the terms of this Agreement.

The Employer also has the right to make, alter and enforce from time to time, rules and regulations to be observed by the employees, but such rules and regulations shall not be contrary to the terms of this Agreement, and the Union shall be advised of any changes of such rules and regulations prior to the publication and implementation of such rules. The Union shall also have the right to resort to the grievance procedure set out as to whether or not the rules and regulations contravene the collective Agreement.

- 3.03 The Employer agrees not to exercise its rights in a manner inconsistent with the provisions of the Agreement. For the purposes of this Agreement, the "Employer" means the CEO or their designate.

#### **ARTICLE 4 –RECOGNITION AND REPRESENTATION**

- 4.01 The Employer recognizes the Union as sole and exclusive bargaining agent of all Employees of the County of Prince Edward Public Library and Archives in the County of Prince Edward save and except the CEO, the Executive Assistant to the CEO and those above the rank of CEO.
- 4.02 All Employees within the scope of the bargaining unit as set out above shall, and upon completion of their probationary period, as a condition of employment, become and remain members of the Union according to the Constitution and Bylaws of the Union. Union dues will be remitted upon hire.
- 4.03 On the date of hire, the Employer will provide Employees with a copy of the Collective Agreement.

A new employee will have the opportunity to meet with a representative of the Union for sixty (60) minutes during working hours in the first month of employment, without loss of remuneration.

- 4.04 The Union may elect or appoint not more than three (3) Stewards from among Employees in the bargaining unit who have completed their probationary period, for the purpose of assisting Employees in the preparation and presentation of grievances in accordance with the provisions of this Agreement. The Union shall keep the Employer notified, in writing, of the names of the current Union Stewards.
- 4.05 Properly authorized representatives of the Union shall be permitted to enter the premises at reasonable times to meet with Employees and Union Stewards regarding Union business, upon notifying the Chief Executive Officer or their designate in advance. The Union acknowledges that Employees and Union Stewards have their regular duties to perform and as such they will not leave their regular duties without first obtaining permission from their supervisor, which permission will not be unreasonably withheld, subject to client service and the

efficient operation of the Employer. When an Employee or Union Steward resumes their regular duties, they will report again to their supervisor.

- 4.06 The Union agrees that there shall be no solicitation for membership or other Union activities at the workplace during working hours except as specifically permitted by this Agreement or, as agreed to in writing, by the Employer.
- 4.07 The Union agrees to not post Union materials on Employer bulletin boards, save and except for the bulletin board in the Picton Branch staff room provided for this purpose, and agrees that there will be no meetings of the Union on the Employer's premises without the permission of the Employer. The Employees and Union agree not to use the Employer email system or their Prince Edward County email addresses for the conduct of Union business.
- 4.08 All correspondence from the Union to the Employer shall be addressed and delivered to the Chief Executive Officer of the Employer.
- 4.09 All correspondence from the Employer to the Union shall be addressed and delivered to a Contact Person who shall be selected by the Union. The Union shall advise the Employer of the name of the Contact Person, in writing, and shall advise the Employer, in writing, if the Contact Person should change.

## **ARTICLE 5 – NO DISCRIMINATION OR HARASSMENT**

### **5.01 Union Activity**

The Employer and the Union agree that there will be no intimidation, discrimination, interference, restraint or coercion exercised or practiced by either of them or their representatives because of an employee's activity or lack of activity in the Union.

### **5.02 Human Rights**

The Employer and the Union cannot and will not condone discrimination or personal harassment that is based on sex, race, ancestry, place of origin, colour, ethnic origin, citizenship, creed, age, record of offences, marital status, sexual orientation, family status, disability, receipt of public assistance, gender identity, gender expression, or for any other ground declared unlawful by Human Rights Legislation in Ontario.

## **ARTICLE 6 – NO STRIKE OR LOCKOUTS**

- 6.01 In view of the orderly procedures established by this Agreement for the settling of disputes and the handling of grievances, the Union agrees that, during the life of

this Agreement, there will be no strike, and the Employer agrees that there will be no lockout, in accordance with Provincial Government Laws and Regulations.

## **ARTICLE 7 – UNION SECURITY**

### **7.01 Union Security**

All persons hired by the Employer, covered under article 4.01, shall become members of the Union.

All present Employees who are now members of the Union and those Employees who subsequently become members of the Union will remain members of the Union as a condition of employment provided that no Employee will be deprived of employment by reason of loss of membership in the Union for reasons other than failure to pay the regular Union dues that all other members of the Union are required to pay to the Union, nor will any Employee be deprived of employment by reason of the refusal of the Union to admit such Employee to membership in the Union.

### **7.02 Union Dues Deduction and Remittance**

(a) The Employer will deduct all dues and assessments as set by the Union from each pay of all Employees covered by this Collective Agreement. Such deductions will be forwarded to the National Secretary-Treasurer of the Canadian Union of Public Employees no later than the 10th day of the month following the one in which they were deducted.

(b) Dues supporting documentation along with the deductions, the Employer will provide:

A completed Union dues remittance form, supplied by the Union, and an electronic spreadsheet indicating the pay period covered by the deduction and the following information for all Employees from whose wages the deductions have been made: name, employment status (such as full-time, part-time, temporary, casual), classification/job title, work location, regular earnings, hours worked, and dues deducted.

The Employer will also send a copy of the Union dues remittance form and spreadsheet to the Local Union Secretary-Treasurer.

(c) T-4 slip

The Employer will report the yearly number of dues paid by each Employee on the Employee's T-4 slip or any other legal reporting requirement which replaces the requirement to report dues remitted on a T-4 slip in the future.

### 7.03 **Notification**

It shall be the duty of the Employee to notify the Employer promptly, and in writing, of any change in their address and telephone number.

## **ARTICLE 8 – LABOUR MANAGEMENT RELATIONS**

### 8.01 **Bargaining Committee**

A Union Bargaining Committee shall be appointed to consist of not more than three (3) members of the Union as appointees of the Union. The Union will advise the Employer of the Union nominees to the Committee.

### 8.02 **Labour - Management Committee**

A Labour-Management Committee will be established consisting of representatives of the Union and representatives of the Employer. The Committee will enjoy the full support of both parties in the interests of improved service to the public, and job security for the Employees. A “terms of reference” for the committee shall be developed with mutual agreement from both parties.

The committee will meet on an as needed basis on a date mutually agreed to up to six (6) times per year.

#### (a) **Chairperson of the Meeting**

An Employer and a Union representative will be designated as joint chairpersons and will alternate in presiding over meetings.

#### (b) **Minutes of Meeting**

Minutes of each meeting of the Committee will be prepared and signed by the joint chairpersons as promptly as possible after the close of the meeting. The Union, the CUPE Representative and the Employer will each receive a signed copy of the minutes within seven (7) days following the meeting.

#### (c) **Authority of Committee**

The Committee will not have authority over wages, or any matter of collective bargaining, including the administration of this Collective Agreement. The Committee will not supersede the activities of any other committee of the Union or of the Employer and does not have the power to bind either the Union or its members or the Employer to any decisions or conclusions reached in their discussions. The Committee will have the

power to make recommendations to the Union and the Employer with respect to its discussions and conclusions.

**8.03 Time Off for Meetings**

Any representative of the Union on the Bargaining Committee and/or Labour Management Committee who is in the employment of the Employer, shall attend any such meetings without loss of pay, where meetings are held during working hours. Bargaining Committee members shall be entitled to be paid for meetings held with the Employer during working hours, but only up to the conclusion of conciliation.

**8.04 National Representative**

When attending a meeting with Employer management, the Union's Local representative may be accompanied by a National Representative of the Canadian Union of Public Employees. It is understood, however, that meetings between the Employer and the Union will not be delayed, postponed, cancelled, re-scheduled, or held in abeyance by the parties due to the unavailability of a National Representative, and the Union agrees that it will not refuse to attend a meeting with the Employer due to the unavailability of a National Representative.

**ARTICLE 9 – GRIEVANCE PROCEDURES**

**9.01 Definition of Grievance**

For the purposes of this Agreement, a grievance is defined as a difference arising between the parties relating to the interpretation, application, administration, or alleged violation of the Agreement, including any question as to whether a matter is arbitral.

For the purpose of this Article, reference to "days" relating to Steps in the grievance and arbitration procedure shall exclude Sundays, Mondays and statutory holidays.

**9.02 Resolution of Grievances**

It is the mutual desire of the parties, hereto, that complaints of Employees shall be adjusted as quickly as possible.

**Step 1**

It is understood that an Employee has no grievance until they have first given their immediate supervisor the opportunity of resolving their complaint. If an Employee has a complaint, they shall discuss it with their immediate supervisor within five (5) days after the circumstances giving rise to the complaint have

occurred or ought to have reasonably come to the attention of the Employee. The supervisor shall give their response to the complaint within five (5) days and, failing settlement, it may then be taken up as a grievance within five (5) days following the immediate supervisor's decision or following the elapsed period, in the following manner and sequence:

**Step 2**

The Employee and their Union Steward shall present their grievance to the CEO or their designate. The grievance shall be in writing, on a grievance form and shall include the nature of the grievance, the remedy sought and the provisions of the Agreement which are alleged to have been violated. The CEO or their designate shall deliver their decision, in writing, within ten (10) days following the presentation of grievance to them.

**Step 3**

Within twenty-one (21) days of the written decision at Step 2, the Union may refer the grievance to arbitration, in accordance with Article 10.

**9.03 Group Grievance**

Where a number of Employees have identical grievances and each Employee would be entitled to grieve separately, they may present a group grievance, and such written grievance shall be originated under Step 2 and the time limits set out with respect to that Step shall appropriately apply.

**9.04 Policy Grievance**

It is agreed that a grievance arising directly between the Employer and the Union shall be originated under Step 2 and the time limits set out with respect to that Step shall appropriately apply.

**9.05 Employer Grievance**

The Employer shall have the right to file a grievance with respect to the interpretation, application, administration, or alleged contravention of the Agreement. Such grievance shall be presented, in writing, and signed by the Chief Executive Officer, to a Union Steward. Failing settlement of the grievance at a meeting to be held within ten (10) days of the presentation of the grievance, the Union shall give the Employer its written reply to the grievance within ten (10) days following the date of the meeting, which shall be considered a Step 2 decision.

**9.06 A grievance concerning the termination of an employee shall begin at Step 2.**

- 9.07 Any Employee who is discharged or disciplined shall have a Union Steward present at a discharge or discipline meeting with the Employer. Requests for a Union Steward to be present at the discharge or discipline meeting will not be denied. The Employer agrees to provide the Union Steward with copies of all disciplines or discharge letters in preparation for this meeting.
- 9.08 Discipline and discharge notices issued to Employees shall set out reasons for the discipline or discharge.
- 9.09 Any notice of discipline shall be removed from an employee's file, provided the employee has had no similar warning notice for a period of eighteen (18) calendar months.

## **ARTICLE 10 – ARBITRATION PROCEDURE**

- 10.01 Failing settlement under the foregoing procedure of any grievance between the parties arising from the interpretation, application, administration or alleged violation of this Agreement, including any question as to whether a matter is arbitral, such grievance may be submitted to arbitration, in writing, as hereinafter provided.
- 10.02 No matter may be submitted to arbitration which has not been properly carried through all requisite steps of the grievance procedure.
- 10.03 **Selection of the Arbitrator**
- Where either party requests that any matter be submitted to arbitration, it shall make such request, in writing, addressed to the other party to this Agreement. Such request shall set out the specific issues to be arbitrated and the provisions of this Collective Agreement which apply, and the Union and the Employer will mutually agree upon a single arbitrator to hear the matter.
- 10.04 If a written request to submit a grievance to arbitration is not received by the Employer within 21 days after the decision under Step 2 is given, the grievance shall be deemed to have been withdrawn.
- 10.05 No person may be appointed as an arbitrator who has been involved in an attempt to negotiate or settle a grievance, unless the parties mutually agree to have the person appointed as an arbitrator attempt to negotiate or settle a grievance.
- 10.06 **Decision of the Arbitrator**

The decision of the arbitrator will be final and binding upon the parties hereto and the Employee or Employees concerned.

**10.07 Arbitration Expenses**

Each of the parties will share equally the cost of the arbitrator's fees and expenses.

**10.08 Location of Arbitration Hearings**

All arbitration hearings will be held in the Town of Picton, or such other location the parties agree upon.

**10.09 Time Limits**

The time limits mentioned in this Article and in the preceding Article may be extended by mutual agreement of the parties. A failure to comply with any of these time limits may be relieved by the Board of Arbitration or Sole Arbitrator.

10.10 The Employer may dismiss a probationary Employee for any reason in its sole discretion and an arbitrator shall have no jurisdiction to entertain any grievance resulting from the termination of a probationary Employee, save and except for any allegation that the dismissal arose out of a Human Rights Code violation.

**ARTICLE 11 – DISCIPLINE, DISCHARGE AND PERSONNEL RECORDS**

**11.01 Progressive Discipline**

The Employer and the Union agree to adhere to the principle of progressive discipline. Any Employee may be dismissed or suspended, but only for just cause. In cases of suspension or dismissal, proof of just cause will rest with the Employer.

**11.02 Adverse Report**

Any instance of dissatisfaction concerning an employees work will be addressed with the employee within ten (10) working days of the event giving rise to the dissatisfaction. Such notice will be followed up by email to the employee with a copy to the union.

**11.03 Disciplinary Action**

The Employer may take disciplinary action against an Employee within fifteen (15) working days of the Employer having knowledge of the incident giving rise to the discipline. The Employee and the Union will then be promptly notified in writing of the disciplinary action.

#### 11.04 **Access to Personnel File**

An Employee will have the right during normal business hours of the administration office to have access to a copy of and review their personnel file. The Employee is entitled to receive a copy of the file, or anything within it, if requested.

An Employee will have the right to respond in writing to any document contained therein. Such reply will become part of the permanent record.

A copy of any disciplinary action, which is placed in the Employee's personnel file, will be given to the Employee and the Union.

#### 11.05 **Political Action**

No employee will be disciplined for participating in actions called for, or endorsed by the Canadian Labour Congress, its affiliates, or subordinate bodies. Such employees will be required to request a leave of absence without pay for the duration of such political action(s).

### **ARTICLE 12 – SENIORITY**

#### 12.01 **Recognition of Seniority**

Both parties recognize the principle of promotion within the service of the Employer and that job opportunities should increase in proportion to length of service.

#### 12.02 **Seniority Defined**

Seniority is defined as the length of service with the Employer in the bargaining unit. Seniority will be used in determining preference or priority for transfers, schedules, call-ins, demotions, layoffs, and recall, provided that the senior Employee is able to meet the normal requirements of the job. Seniority will operate on a bargaining-unit-wide basis.

Where two (2) or more members commenced work on the same day, priority shall be given based on date of application of employment.

#### 12.03 **Seniority Lists**

The Employer will maintain a seniority list showing the date upon which each Employee's service commenced as well as the total number of hours paid since commencement of service. An up-to-date seniority list will be sent to the Union

and posted via email to all employees on January 30th for seniority accumulated to December 31st and July 31st for seniority accumulated to June 30th.

Permanent Full-time Employees will accumulate seniority based on their continuous service in the bargaining unit from the last date of hire, including all previous service prior to Certification. Seniority will operate on a bargaining unit wide basis.

Permanent Part-Time Employees will accumulate seniority based on one (1) year's seniority for each eighteen hundred and twenty (1820) hours paid in the bargaining unit as of the last date of hire, including all previous service prior to Certification. Seniority will operate on a bargaining unit wide basis.

An employee's name will not be placed on the seniority list until they have completed their probationary period as outlined in Article 2.

The Employer will comply with the law regarding seniority accrual under the ESA and the Human Rights Code.

All seniority, vacation and other credits obtained under this Agreement will be retained and transferred with the Employee when reclassified.

#### **12.04 Seniority While Outside Bargaining Unit**

Employees may voluntarily compete for any position outside of the bargaining unit. An Employee may accept a temporary non-Union assignment of up to six (6) months in a twelve (12) month period without losing their seniority in the bargaining unit. This period may be extended by an additional six (6) months upon mutual agreement between the Parties. It is agreed that all vacancies resulting from the initial vacancy will be posted and filled as per Article 13. Upon return to the bargaining unit, the Employee will be returned to their former position.

In addition, any other job position changes to any other bargaining unit member will also revert to their original positions. Upon return to the bargaining unit, the Employee's seniority date will be adjusted by the number of weeks the Employee was in the excluded position. During this period of leave, the Employee will continue to pay Union dues based on the rate of pay in the new position and shall be covered by all terms of the collective agreement.

#### **12.05 Loss of Seniority**

An Employee will not lose seniority rights if they are absent from work because of sickness, accident, lay-off, or leave of absence approved by the Employer.

An Employee shall lose all seniority, and his/her employment shall be deemed to have been terminated if they:

- (a) voluntarily leave the employ of the Employer, or retire from the Employer's employ;
- (b) is discharged and is not reinstated through the grievance and/or arbitration provisions of this Agreement;
- (c) is laid off for a period of twenty-four (24) months;
- (d) fails to return to work upon termination of an authorized leave of absence, unless prior arrangements acceptable to the Employer have been made for an extension thereof, or utilizes a leave of absence for a purpose other than that for which the leave of absence has been granted;
- (e) fails to return to work seven (7) calendar days after being recalled from layoff by notice sent by registered mail or fails to advise of their intention to return within three (3) calendar days following such notice. Such notices are sufficient if sent to the last address of the Employee made known by the Employee to the Employer, in writing;
- (f) if absent from scheduled work for a period of three (3) consecutive days without notifying the Employer of such absence and providing a reason satisfactory to the Employer.

#### **12.06 Transfer from Full-Time to Part-Time**

If an Employee transfers from full-time to part-time, the following method will be used to calculate their seniority from one group to another for purposes of establishing anniversary date: one (1) year equals 1820 hours paid.

#### **12.07 Transfer from Part-Time to Full-Time**

If an Employee transfers from part-time to full-time, the following method will be used to calculate their seniority from one group to another for purposes of establishing an anniversary date: 1820 hours paid equals one (1) year.

### **ARTICLE 13 – JOB POSTINGS**

#### **13.01 Job Postings**

Where new positions are created, or permanent vacancies in the bargaining unit occur the Employer shall post a notice containing the relevant information for the

position on the employee intranet for seven (7) calendar days, and via direct email to all employees. A copy of the notice shall be sent to the Union.

Where applicants for vacancies or promotion do not receive the position they applied for, they shall be offered an opportunity to meet to debrief.

Where the posting and filling of a new or vacant position in the bargaining unit would trigger a layoff situation, the employer will not be compelled to post and fill said position as per this agreement.

### **13.02 Information on Postings**

The notice shall include the following information: The position title(s); work site(s); qualifications; required knowledge and education, required skills and abilities; hours of work and wage or salary rate.

### **13.03 Temporary Vacancies (retendering)**

Temporary vacancies anticipated to be less than twelve (12) weeks duration will not be posted, unless otherwise agreed between the Employer and the Union. The Employer will endeavour to distribute shifts as equally as possible.

A vacancy that occurs for more than twelve (12) weeks will be posted stating that the position is temporary and will indicate the estimated duration of the position. In any event, the temporary job will not exceed six (6) months, other than in the case of pregnancy and/or parental leave replacement or long-term disability leave replacement, in which case the temporary duration shall not exceed the leave granted to the employee requiring temporary replacement. Upon termination of a temporary job, the Employee filling the vacancy will be returned to the classification and job location in which they last worked. Any other Employee promoted or transferred because of the rearrangement of positions will also be returned to their former position and salary without loss of seniority.

In the event that a part-time Employee is a successful applicant, the said Employee will retain their part-time status during the temporary full-time period, however they shall be provided all provisions of the collective agreement that apply to full-time employees.

The successful applicant for a temporary full-time vacancy will fill the vacancy within thirty (30) calendar days from the date the Employee was awarded the vacancy unless there are circumstances beyond the reasonable control of the Employer.

**13.04 Resolution of Job Competitions**

Job competitions shall be resolved by considering the qualifications, skill, and ability of candidates, and where such factors are relatively equal between two (2) or more candidates, seniority will be the governing factor.

**13.05 Trial Period**

An Employee who is moved to a vacancy within the bargaining unit will be on a trial period of thirty (30) working days. The trial period may be extended for up to an additional thirty (30) days by the Employer in its sole discretion. During this period, the Employer or the Employee may decide that the transfer is not successful, in which case the Employee will be returned to their previous position and any incumbent(s) who assumed a backfilled position which became available as a result of the transfer similarly will be returned to their previous position(s).

13.06 Any job which is vacant because of illness, accident, vacation, leave of absence, temporary transfers or promotions and temporary vacancies for a pre-determined specified period in excess of sixty (60) working days, shall be posted, however any further vacancies occasioned by the placing of the successful applicant in the position posted need not be posted.

13.07 An Employee who has been absent from work in excess of sixty (60) working days and whose position has been filled by a temporary Employee shall provide written notice at the earliest opportunity of the date on which they will return to work.

**13.08 Union Notification**

The Union shall be notified of all appointments, hiring ,and transfers of employment, at the time the Employee is made aware.

**13.09 Classifications**

When a new position is created, or an existing position reclassified, the Employer will set a rate for the position and immediately notify the Union. If this rate is acceptable to the Union, it will become the rate for the job. If the rate is not acceptable to the Union, the Union may exercise its right to grieve. The new rate will apply retroactively to the time the position was first filled by the Employee.

## **ARTICLE 14 – LAYOFFS AND RECALLS**

### **14.01 Layoff Defined**

A lay-off will be defined as a permanent reduction in the work force, or a permanent reduction in the regular hours of work as defined in this Agreement.

### **14.02 Layoff Notice**

Unless legislation is more favourable, in the event of a layoff, Employees with six (6) months or more service will receive at least two (2) weeks prior notice or pay in lieu thereof. Employees with two (2) or more years' seniority will receive one (1) additional weeks' notice or pay in lieu thereof for each subsequent year to a maximum of eight (8) weeks.

Notice of layoff will be in writing, with a copy to the Union. Employees who are laid off and subsequently recalled within two (2) years will be credited with previous seniority.

### **14.03 Layoff Procedure**

In the case of layoff, an Employee with more seniority will have the right to bump an Employee with lesser seniority provided that they are willing to do the job, and has the qualifications, skill, and ability to do the job. An employee who chooses to exercise the right to bump another Employee with lesser seniority from their respective seniority list shall advise the Employer of their intention, and the position claimed, within seven (7) working days after receiving the notice of layoff. Employees who are laid off will be retained on the Employer's seniority list for twenty-four (24) months, after which they may be struck from the list.

### **14.04 Recall Procedure**

Before any Employees are hired, laid off Employees who remain on the seniority list shall be recalled to work in the reverse order to which they were laid off, provided that in the judgment of the Employer the laid off Employee's qualifications, skill, and ability, match the requirements of the vacant job to which they are recalled. A recalled Employee shall be paid at the rate of the vacant job for which they are recalled. A recalled Employee shall be notified by telephone, or if they cannot be reached by telephone then by registered mail to their last address known by the Employer. The Employee shall then be allowed seven (7) working days from the telephone call or from the mailing of the written notice to report for work, or to otherwise advise the Employer that they do not wish to report for work at which point the Employee shall be deemed to have renounced their rights of recall under this Agreement.

#### 14.05 **Grievances on Layoff and/or Recall**

Grievances concerning layoffs and recalls shall be initiated at Step 2 of the grievance procedure.

### **ARTICLE 15 – HOURS OF WORK**

#### 15.01 **Normal Hours of Work**

##### **Permanent Employees**

The Hours of Work for all Library employees shall be the hours of work which have been approved by the CEO and/or their designate, from time to time.

Employees shall not be scheduled for split shifts at the same location. Employees shall not be scheduled to work more than 10 days in each pay period and shall have 2 periods of 2 consecutive days off in each pay period.

##### **Casual/On Call Employees**

The regular hours of work are as the Employer elects to cover for short term illness, absences, or emergencies.

#### 15.02 **Work Schedule**

Shift Work Defined:

- (a) Day shifts are defined as those shifts which conclude on or before 5:00 p.m.
- (b) Evening shifts are those shifts which conclude at or after 6:00 p.m.

#### 15.03 **Meal Period and Rest Periods**

- (a) One (1) unpaid meal period of thirty (30) minutes shall be scheduled for each Employee working a shift of five (5) hours or more. Employees unable to take their meal period at the time scheduled shall be provided time later in the shift for the meal break.
- (b) Two (2) paid rest periods of fifteen (15) minutes each will be allowed to each Employee working a shift of more than 5 hours, to be scheduled by the Employee.
- (c) One paid rest period of fifteen (15) minutes will be allowed to each Employee during a shift of three (3) hours to five (5) hours.

- (d) Should an employee desire an unpaid meal break of more than thirty (30) minutes, they shall make request to their manager which shall not be unreasonably denied based on operational needs.
- (e) Employees may take their rest and/or meal period(s) in an area made available by the Employer.

#### 15.04 **Notice of Schedule**

The regular two (2) week schedule of each employee shall be posted at least three (3) weeks in advance. The schedule will not be changed without the consent of the employee involved.

The Employer reserves the right to reassign employees to work at another location, after the schedule has been posted, where it is advisable to do so because of unexpected illness or absence. The Employer will endeavour to give the employee as much notice as is practicable.

#### 15.05 **Extra Hours**

If the Employer knows of available extra working hours, the Employer agrees to provide notice to all employees via posting and e-mail which shall provide details of the extra hours available, as soon as possible after a need arises .

The Employer shall assign the available extra hours based on seniority; fair and equitable distribution to the employees who have the qualifications and experience; employees who have expressed a desire to accept a posted shift, and those who are available to work.

Employees accepting extra hours will receive straight time pay for all hours worked in a week up to 40 hours, and time and a half thereafter.

#### 15.06 **Employer closures**

In instances where the Employer closes the library due to unforeseen circumstances, including but not limited to inclement weather and/or emergency situations, employees shall be compensated for the full scheduled shift as if it had been worked.

#### 15.07 **Inclement Weather**

The Employer agrees that, in the event of extremely severe weather, (e.g. if a public road is not ploughed for the day or is impassable), or the Ontario Provincial Police have asked citizens to stay off the roads an employee will not suffer any loss of wages should they not be able to get to work.

## 15.08 **Meetings**

### (a) **Mandatory Meetings**

If an employee is required to attend a conference, workshop, seminar, or meeting on behalf of the Employer as a result of their job function, they shall be paid for their regularly scheduled work hours plus expenses at a pre-approved rate. If the employee's regular scheduled day off falls within the period of the conference, workshop, seminar or meeting, time off in lieu shall be given at a time mutually agreeable to the employee and the Employer.

### (c) **Optional Meetings**

If an employee asks to attend a conference, workshop, seminar, or meeting and it is approved by the Employer, they shall be paid for their regularly scheduled work hours plus expenses at a pre-approved rate. If the employee's regular scheduled day off falls within the period of the conference, workshop, seminar or meeting, time off in lieu shall be given.

### (d) **Staff Meetings**

Where employees are required to attend staff meetings with the Employer before or after their regularly scheduled workday, they shall be paid at straight time rates until the hours of work equal 40 and time and a half thereafter.

## **ARTICLE 16 – OVERTIME**

### 16.01 **Definition (Overtime)**

All time worked after 40 hours will be paid at time and a half. Excess hours less than 40 hours per week will be paid at straight time.

### 16.02 **Reporting Pay**

An Employee that is called in and reports for work will be paid their regular rate of pay for the period worked, with a minimum of three (3) hours pay.

### 16.03 **No Lay-Off to Compensate for Overtime**

There shall be no layoff of regular hours to equalize any overtime which the Employee has worked.

**ARTICLE 17 – WAGES AND PREMIUMS**

**17.01 Pay Days**

The Employer will pay salaries/wages bi-weekly in accordance with Schedule "A" attached hereto and forming part of this Agreement. On each pay, each Employee will be provided with an itemized statement of their salary/wages, overtime and other supplementary pay and deductions.

**17.02 Payroll Error**

A payroll error resulting in underpayment or overpayment will be rectified by the Employer no later than the next payroll deposit.

**17.03 Step Rate Increase**

Employees shall be provided their step increase as per Schedule "A" based on their date of commencement in their currently held classification.

**17.04 Rate of Pay on Promotion or Reclassification**

An employee assigned, promoted, or reclassified to a higher paying position shall be placed in an experience grade on the new classification which is the next higher rate than their previous rate.

The date of promotion to the new classification shall become the anniversary date for application of the salary progression. After four months at the higher rate, the employee shall be reclassified at that rate.

**17.05 Pay on Temporary Transfer**

For clarity, this provision speaks to coverage in these positions due to vacation coverage, and sick leave coverage for longer than 2 days, not for day to day call in absences.

(a) In Lower Rated Position

When an employee is required by the Employer to substitute for another employee who is working in a lower rated job class, they shall continue to receive their regular rate of pay.

(b) In Higher Rated Position

When an employee is required by the Employer to substitute for another employee who is working in a higher rated job class the following shall apply:

- (i) Such appointments shall be for a period to be specified by the Employer in writing and will clearly indicate that the employee has been granted an acting appointment;
- (ii) The salary shall be the greater of the employee's regular rate of pay or the start level rate of pay of the position of higher responsibility, with salary progressions for each step of the rate scale for assignments longer than 2 days duration.

## **ARTICLE 18 – PAID HOLIDAYS**

### **18.01 Paid Holidays**

The Employer recognizes the following as paid holidays:

New Year's Day	Civic Holiday
Family Day	Labour Day
Good Friday	Thanksgiving Day
Easter Monday	Christmas Day
Victoria Day	Boxing Day
Canada Day	

As well as the last half (1/2) working day before Christmas Day and New Years, it being understood and agreed that the closing time is 1:00 p.m.

Should the Government of Ontario declare any additional public holidays, those will be added to the list.

The Employer shall grant one (1) float holiday with pay per year at a time mutually agreed between the employee and Employer. An employee shall make their written request for the float day five (5) working days prior to the proposed date.

### **18.02 Holiday Qualifications**

In order to be entitled to receive payment for these holidays, the Employee must work their scheduled working day immediately preceding, as well as their scheduled working day immediately following the holiday unless on a paid leave of absence or absent due to illness.

### **18.03 Payment for Holidays**

Qualified employees who are not scheduled to work on these days will be entitled to either:

- a substitute holiday off with public holiday pay;  
or
- public holiday pay for the public holiday if the employee agrees to this, electronically or in writing (in this case, the employee will not be given a substitute day off).

Employees who agree, electronically or in writing, to work on the public holiday will be paid:

- public holiday pay plus premium pay for all hours worked on the public holiday and not receive another day off (called a "substitute" holiday);  
or
- be paid their regular wages for all hours worked on the public holiday and receive another substitute holiday for which they must be paid public holiday pay.

Public holiday pay and premium pay shall be as defined by the *Employment Standards Act, 2000*.

#### 18.04 **Paid Holidays During Vacation or Leave**

If a paid holiday falls or is observed during an Employee's vacation period the Employee will be granted an additional day's vacation with pay for each holiday, in addition to their regular vacation time. If a paid holiday falls or is observed during an Employee's authorized leave period, that day shall count as a paid holiday and not as a day of leave.

### **ARTICLE 19 – VACATION**

19.01 The vacation year shall be the calendar year. Employees shall take their vacations in the calendar year in which they are earned. Employees can carry forward paid vacation time into the next calendar year to a maximum of ten (10) days. Employees may request to carry over more than ten (10) days for exceptional circumstances. Approval for said requests will not be unreasonably denied.

Requests for carry over are to be made on or before October 15th of the current calendar year.

#### 19.02 **Vacation Scheduling**

In any calendar year, the employee may schedule only one (1) week, (five (5) days) of separate single day vacation.

Requests for additional single day vacation will be considered based on the operational need of the employer and will not be unreasonably withheld.

### **19.03 Length of Vacation**

Permanent part-time, seasonal, on call and contract employees of the library shall accumulate service for the purpose of progression on the vacation scale based on one (1) year for each two thousand and eighty (2,080) hours worked. Part-time employees shall receive graduated vacation pay based on service after the employee completes three (3) years of employment at four (4%), five (5) years of employment at six (6%), seven (7) years of employment at eight (8%), ten years of employment and above at ten (10%)

Permanent full-time employees shall receive vacation pay as follows:

Beginning January 1st of the vacation year during which the employee will complete one (1) full year of employment, they will be credited with ten (10) vacation days of vacation leave.

Beginning January 1st of the vacation year during which the employee will complete three (3) full years of employment, they will be credited with fifteen (15) vacation days of vacation leave.

Beginning January 1st of the vacation year during which the employee will complete five (5) full years of employment, they will be credited with seventeen (17) vacation days of vacation leave.

Beginning January 1st of the vacation year during which the employee will complete seven (7) full years of employment, they will be credited with eighteen (18) vacation days of vacation leave.

Beginning January 1st of the vacation year during which the employee will complete ten (10) full years of employment, they will be credited with twenty (20) vacation days of vacation leave.

Beginning January 1st of the vacation year during which the employee will complete fifteen (15) full years of employment, they will be credited with twenty-five (25) vacation days of vacation leave.

Beginning January 1st of the vacation year during which the employee will complete twenty (20) full years of employment, they will be credited with thirty (30) vacation days of vacation leave.

Upon termination of employment or if an employee transfers to part time employment, they will be paid the pro-rated monthly portion of the unused vacation that was credited on January 1st. Conversely, an employee will be

responsible for payment of vacation taken but not earned, based on a pro-rated monthly calculation from January 1st.

**19.04 Peak Vacation requests**

Vacation requests for the peak summer vacation period (June 1-September 30) must be completed and given to the Employer by March 31st each year and by October 15th each year for the peak winter vacation period (December 15th – December 31st.) No peak period vacation requests will be approved prior to their respective deadlines. Vacation schedules shall be posted by the Employer by May 1st and November 15th, each year and may be changed or amended by mutual consent between the employee and the Employer. If there is a conflict between employees as to their choice of vacation time, then seniority shall govern. An employee may be approved for no more than 2 continuous weeks of vacation at a time, during the peak vacation periods. However, employees may be considered for an additional week during peak vacation time by seniority only after all other employees' peak time vacation requests have been considered and approved or declined, as the case may be, and as operational needs allow.

- 19.05 Vacation request for other than peak vacation periods may be made at any time after commencement of the vacation year and shall be considered on a first come-first served basis. These vacation requests should be made at least two weeks in advance, where possible.

All vacation requests shall be approved or denied in writing, within seven (7) days of the request. Any denied vacation time will have the reasons explained in the written response.

- 19.06 The Employer reserves the right to determine how many employees may be absent at any given time, in keeping with its operational needs.

**19.07 Unbroken Vacation Period**

An Employee will be entitled to receive their vacation in an unbroken period unless otherwise mutually agreed upon between the Employee concerned and the Employer.

**19.08 Approved Leave of Absence During Vacation**

Where an Employee qualified for sick leave, bereavement, or any other approved leave during their period of vacation, there will be no deduction from vacation credits for such absence. The vacation period so displaced will be added to the vacation period for use later, subject to Employer approval of dates.

**19.09 Vacation Pay on Termination**

An Employee terminating their employment at any time in their vacation year before they have had their vacation will be entitled to a proportionate payment of salary or wages in lieu of such vacation.

**19.10 Statutory & Designated Holidays**

Where a statutory or other designated holiday falls within a vacation period, and where an employee qualifies for holiday pay under the terms of the Employment Standards Act, there will be no deduction from the vacation account for that day.

**ARTICLE 20 – SICK LEAVE**

**20.01 Amount of Sick Leave**

Sick leave will be earned based on one and one-half (1½) days for every month of active service, to a maximum of eighteen (18) days per calendar year. There will be no accumulation or carryover of unused sick days at the end of the calendar year.

**20.02 Proof of Illness**

Following four (4) consecutive days of illness, an Employee may be required to provide a doctor's note, certifying that the Employee was unable to carry out their duties due to illness. If there is a cost to the Employee for the medical certificate, it will be paid for by the Employer.

**20.03 Sick Leave during Leave of Absence**

When an Employee is given leave of absence without pay for any reason or is laid off on account of lack of work and returns to work upon expiration of such leave of absence, etc., they will not receive sick leave credit for the period of such absence, but will retain their cumulative credit, if any, existing at the time of such leave or lay-off.

**20.04 Sick Leave Record**

Any Employee is to be advised on application, of the amount of sick leave accrued to their credit.

**20.05 Notification to Employer**

An Employee who is unable to report for duty on their scheduled shift will notify the Employer of this fact in advance of the commencement of their scheduled

shift; provided that this requirement will be waived by the Employer where the Employee was unable to give such notice due to circumstances beyond their control.

#### **20.06 Medical Care Leave**

Doctor's Appointments – up to three (3) hours leave with pay for all full-time employees or part time employees working more than twenty (20) hours per calendar week.

### **ARTICLE 21 – LEAVES**

#### **21.01 Entitlement Pursuant to *Employment Standards Act, 2000***

Other than as defined specifically in this article, Employees will be entitled to leaves of absence as provided for under the *Employment Standards Act, 2000*. Employees will be required to meet the eligibility criteria for taking such leaves.

#### **21.02 Bereavement Leave**

- (a) In the event of death of an employee's spouse, partner, child, parent or sibling will be entitled to leave of absence without loss of pay for ten (10) regularly scheduled work days, to be taken in succession. For clarity, the foregoing is inclusive of common-law relations, and relations regardless of gender.
- (b) In the event of death of an Employee's grandparents, mother-in-law, father-in-law, person living in the same residence, brother-in-law, sister-in-law, or Grandchild, the Employee will be entitled to leave of absence without loss of pay for three (3) regularly scheduled work days, to be taken in succession. For clarity, the foregoing is inclusive of step relations, and relations regardless of gender.
- (c) In the event of death of an employee's aunt, uncle, niece, or nephew, or their spouse's grandparent, the Employee will be entitled to leave of absence without loss of pay for one (1) regularly scheduled work day.
- (d) Where burial occurs outside of Ontario, the bereavement leave will be extended up to an additional four (4) days for travel time as approved by the CEO. For the purposes of the above, common law and step relationships will be recognized.

In the event that bereavement leave is required while an employee is on paid vacation, such paid vacation will be re-credited to the employee.

### 21.03 **Jury Duty and Court Attendance**

If an Employee is required as a juror in any court of law, or is required to attend as a witness in a court proceeding in which the Crown is a party, or is required by subpoena to attend a court of law or coroner's inquest, the Employee will not lose regular pay or seniority because of such attendance, provided that the Employee:

- (a) Notifies the Employer of the Employee's notification that he will be required to attend at court;
- (b) Present proof of service requiring the Employee's attendance; and
- (c) Deposits with the Employer the full amount of compensation received, excluding mileage, travelling and meal allowance, and an official receipt thereof.

### 21.04 **Unpaid Leave of Absence**

Any Employee may apply for and receive a leave of absence without pay for personal reasons other than illness. The Employee must give at least one (1) months' notice. The Employer will make reasonable efforts to comply with an Employee's request for such leave. The response of the Employer will be given in writing; if refusal, the reasons for the refusal must be stated. Leaves will not be approved for more than one (1) year, although employees may apply for a succeeding year and the Employer has the discretion to grant such requests.

Such leave will not affect any entitlements, sick leave credits, vacation or seniority that has accumulated before the leave.

However, vacation entitlements, sick leave credits and seniority will not accumulate during said leave. Medical, dental and other insurance coverage under this Agreement will continue if the Employee pays the full premium for such coverage. If payment is not received from the Employee within thirty (30) days of being notified of the amount, the coverage will be terminated.

### 21.05 **Union Leave**

Upon notification to the Employer, an Employee elected or appointed to represent the Union in Union business, or at Union Education, Conferences or Conventions, will be allowed a leave of absence with pay and benefits and without loss of seniority. The Union will reimburse the Employer for receipt of such pay. Such leave is not to exceed to exceed two (2) weeks per person in any calendar year.

## **21.06 Trans-Affirming Care Leave**

- (a) An employee may request a leave of absence under this article in order for the employee to access physical or psychological trans-affirming care (including medical or non-medical procedure(s)).
- (b) Permanent Full-time employees shall receive up to seventy (70) hours of paid time at the employee's regular rate annually under this article, and Permanent Part-time employees shall receive up to fifty (50) hours of paid time at the employee's regular rate annually under this article. The Employer reserves the right to request medical or other documentation to support the request for leave under this article.
- (c) This paid leave can be taken as part days, full days, or periods of more than one (1) day. If an employee takes a part day leave, it will be counted as such.
- (d) The Employer shall endeavor to protect the privacy and confidentiality of employees accessing trans-affirming care leave, including prohibiting anyone from sharing information about an employee's identity, orientation, or expression without the express permission of the individual.
- (e) Employees on such leave shall be reinstated to their former position upon return from leave, or an equivalent alternate position.
- (f) During the period of trans-affirming care leave, the Employer shall pay the Employers' share of OMERS contributions unless the employee gives written notice before the leave begins of their choice not to pay their share. If the employee elects, before the leave begins, not to pay the member share of contributions, then the Employer is not required to pay.
- (g) During the period of trans-affirming care leave, the employee shall suffer no loss of benefits and shall continue to accrue seniority, vacation, and sick credits.
- (h) When the leave entitlements under Article 21.06 (b) have been exhausted, an employee may use other entitlements in accordance with the collective agreement.

## **21.07 Conferences**

Subject to financial ability, the Employer shall endeavor to send employees to the annual conferences of the Provincial and National Library Organizations. If an employee has a specialist qualification, they may request to attend an annual conference in the subject specialization in lieu of a library conference. Applicants in this case must be personal members of the association or organization

sponsoring the conference. An employee invited to participate in a conference shall receive first consideration.

## **ARTICLE 22 – EMPLOYEE BENEFITS**

### **22.01 Disclosure of Information**

The current benefits package shall be included at the back of the collective agreement listed as appendix A.

### **22.02 Benefit Coverage**

**Hospital and Medical Benefits** — The Library shall pay one hundred percent (100%) of the premium costs of an extended health plan including drug coverage.

**Group Life Insurance** — The Library shall pay one hundred percent (100%) of the premium costs of a group life insurance plan equivalent to two times (2x) salary to a maximum of \$320,000.

**Dental Care** — The Library shall pay seventy-five percent (75%) of the premium costs of the Dental Plan, or equivalent, at the current ODA Fee Schedules which may be subject to change from time to time.

**Pension - Permanent part time employees** that choose not to opt into the OMERS plan will receive four percent (4%) in lieu of not receiving pension.

**Accidental Death & Dismemberment** — The Library shall pay one hundred percent (100%) of the premium costs of AD&D insurance plan equivalent to one and half times (2 x) salary to a maximum of \$320,000.

#### **Long Term Disability**

The Library shall pay one hundred percent (100%) of the premium costs and will provide a long term disability (LTD) plan that provides a benefit level of seventy-five percent (75%) of the monthly earnings:

- i) To a maximum benefit of six thousand (\$6,000) per month immediately upon hire;
- ii) To a maximum benefit of eight thousand, five hundred (\$8,500) per month after satisfactory medical evidence is received by the insurer.

The qualifying period for LTD is 17 weeks and coverage is available up to age sixty-five (65).

Vision Care — The Library shall pay one hundred percent (100%) of the premium costs for vision care.

Out of Country Coverage — Travel Benefit is provided per the SunLife Policy at no cost to the employee.

Permanent full-time employees are eligible for benefits after a three (3) month probationary period is completed.

Permanent part-time employees that do not opt in or qualify for benefits will receive 4.5% in lieu of benefits.

### **Short Term Disability**

All full-time employees with more than three (3) months continuous service will be entitled to short term disability benefits based on seniority as follows:

<b>Service</b>	<b>Remuneration</b>
3 months to 1 year	55% up to 17 weeks
1 year to 2 years	2 weeks at 100% 15 weeks @ 60%
2 years to 3 years	3 weeks at 100%, 14 weeks @ 80%
More than 3 years	17 weeks @100%

The employee's salary at the date of disability will be used in determination of the benefit.

### **Progress Report**

In the case of prolonged illness, the employee shall submit such periodic reports on the employee's condition as the employer may require.

### **Recurrent Disabilities**

A recurrent disability as certified by a qualified medical practitioner is considered to be the same disability if separated by less than three (3) months of active full-time work.

## **22.03 Changes to Benefits**

The parties agree that the benefit plans may only be altered or amended by the mutual agreement of both parties.

## **22.04 Overage Dependents**

Extended health and dental benefit coverage is extended to dependent children up to age twenty-five (25), who are enrolled full-time in school.

## 22.05 Continuation of Benefits

The Employer shall continue to pay its cost for insured benefit plans, for up to 24 months as follows:

- While on paid leave of absence
- While on any approved leave under the Employment Standards Act
- While absent due to illness

It is understood that the employee will continue to pay their portion of the benefit premiums during such a leave.

The Employer will also maintain the Employee's dependents' health benefits, at the pre-death level, for a period of six (6) months, following the death of a full-time Employee, other than a retiree.

## 22.06 WSIB Top-Up

The Employer shall top-up WSIB payments to ensure that employees maintain regular income for the duration of an accepted WSIB claim. The Employer shall also make all employee benefits contributions on behalf of any employee on any accepted WSIB claims.

## **ARTICLE 23 – PENSION PLAN**

23.01 In addition to the Canada Pension Plan every permanent full-time employee shall join the Ontario Municipal Employees Retirement Saving Plan (OMERS) 30 days after the ratification of this agreement. Part-time employees may elect to join the OMERS plan after they are hired by an OMERS employer. **If they elect to join, the decision cannot be changed.** The employer and the employee shall make contributions in accordance with the provision of the Plan.

## **ARTICLE 24 – FEES AND ALLOWANCES**

### 24.01 Education and Professional Fees

The Employer agrees to pay all wages and costs, of any upgrading of courses that are required to be taken by any Employee. Employees will receive pay for any lost wages. Such approval will not be unreasonably withheld.

Subject to the approval of the Employer, any employee who takes an educational course shall be reimbursed one hundred percent (100%) of the cost of the course upon successful completion. Such course shall, in the opinion of the Employer,

be of particular benefit to the employee in the performance of their duties and/or of benefit to the Employer in general.

If the employee is terminated or resigns within six (6) months of the reimbursement date, they will be required to reimburse the Employer for the cost of said educational course and authorizes and directs the Employer to deduct the amount of said reimbursement from any final wages or vacation pay owed. The Employer will be able to take such recovery steps as it deems necessary for any remainder.

**24.02 Mileage Allowance**

When Employees are required by the Employer to use their own vehicles in the performance of their duties, they will be reimbursed for all distance driven for Employer business purposes at the current Canada Revenue Agency mileage rate per kilometer.

**24.03 Safety Boot Allowance**

The Employer will reimburse up to two-hundred dollars (\$200.00) every two (2) years to all Employees required to wear CSA approved safety footwear.

**ARTICLE 25 – HEALTH AND SAFETY**

**25.01 Responsibilities**

The Employer will take every precaution reasonable in the circumstances for the protection of Employees.

The parties agree to abide by the Occupational Health and Safety Act and its regulations. The Union and the Employer, as a matter of principle, recognize that occupational health and safety is a shared concern. While the provision of a healthy and safe workplace is the responsibility of the company, both parties will cooperate on promoting and improving rules and practices which will enhance the physiological, psychological, and social well-being with respect to working conditions.

The Employer and the Union agree that they mutually desire to maintain standards of safety and health in the workplace in order to prevent accidents, injury, and illness, and to promote the health and safety of all Employees.

The Employer shall not dismiss, intimidate, coerce, suspend, or transfer a worker or practice discrimination or take reprisals against them, or impose any other sanction upon them because they have suffered an employment injury or exercised their rights under this collective agreement, or any applicable statute.

**25.02 Union Notification**

The Health and Safety Representative shall be notified, as promptly as possible, of any reported work related accident(s), incident(s) or illness(s) that may require an investigation. The Health and Safety Representative may be present for any investigation conducted by the Employer under the Act.

**ARTICLE 26 – TECHNOLOGY CHANGE**

**26.01 Technological Change**

The Employer will give to the Union in writing at least ninety (90) days' notice of Any intended technological change that:

- (a) Affects the terms and conditions or security of employment of any Employee to whom this Agreement applies; or
- (b) Significantly alters the basis upon which this Agreement was negotiated.

Such notice shall provide a description of the intended changes.

Where a technological change results in a permanent reduction in the workforce or a permanent reduction in the regular hours of work as defined in this Agreement, the layoff provisions of the collective agreement will apply.

The Employer will ensure that employees receive appropriate training to address any innovations introduced through technological change.

**26.02 Workplace Surveillance**

The parties agree that all surveillance equipment in the workplace will be primarily used for the purposes of ensuring the security of Employer assets and Employee safety. Surveillance equipment will not be used for the purpose of regular monitoring of Employees in the workplace.

**ARTICLE 27 – GENERAL**

**27.01 Me too clause**

Should CUPE Local 2275, on behalf of members employed by the County of Prince Edward bargain or receive a higher wage increase, the difference between that increase and CUPE 5562 negotiated increase shall automatically apply to all members of the bargaining unit, retroactive to April 1, 2024.

Should CUPE Local 2275, on behalf of members employed by the County of Prince Edward bargain or receive a better benefits package than what was negotiated between the parties during bargaining, the better benefits shall immediately apply to all members of the bargaining unit.

**ARTICLE 28 – TERM OF AGREEMENT**

28.01 This Agreement shall be effective from the 1st day of April 2024 and will remain in full force and effect until the 31st day of March, 2027 and will continue in force from year to year thereafter unless either party gives to the other party, notice in writing within ninety (90) days prior that it desires to terminate or amend this Agreement.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

FOR THE EMPLOYER:

County Of Prince Edward  
Library And Archives

Barbara sweet  
Barbara sweet (Mar 14, 2025 17:10 EDT)  
\_\_\_\_\_  
Barbara Sweet

Lari Langford  
\_\_\_\_\_  
Lari Langford

Elizabeth Grove-White  
Elizabeth Grove-White (Mar 15, 2025 10:53 EDT)  
\_\_\_\_\_  
Elizabeth Grove-White

Devon Jones  
Devon Jones (Mar 17, 2025 16:46 EDT)  
\_\_\_\_\_  
Devon Jones

FOR THE UNION:

Canadian Union Of Public  
Employees And Its Local 5562

Adam Cavanaugh  
Adam Cavanaugh (Mar 14, 2025 13:07 EDT)  
\_\_\_\_\_  
Adam Cavanaugh

Joanna Howard  
Joanna Howard (Mar 14, 2025 12:15 EDT)  
\_\_\_\_\_  
Joanna Howard

Linda Mathews  
Linda Mathews (Mar 16, 2025 18:56 EDT)  
\_\_\_\_\_  
Linda Matthews

Erin Provost  
\_\_\_\_\_  
Erin Provost

**SCHEDULE "A" – CLASSIFICATIONS AND WAGES**

<b>WAGES EFFECTIVE April 1, 2024 3.5%</b>							
<b>Band</b>	<b>Class</b>	<b>Position</b>	<b>Step 1</b>	<b>Step 2</b>	<b>Step 3</b>	<b>Step 4</b>	<b>Step 5</b>
150-180	A		\$18.26	\$19.16	\$20.10	\$21.09	\$22.13
180-210	B		\$18.98	\$19.92	\$20.91	\$21.93	\$23.02
210-240	C	Courier	\$20.23	\$21.23	\$22.27	\$23.37	\$24.53
240-270	D	On Call	\$20.89	\$21.91	\$22.99	\$24.13	\$25.32
270-300	E		\$22.10	\$23.18	\$24.33	\$25.53	\$26.80
300-330	F		\$23.40	\$24.55	\$25.76	\$27.03	\$28.37
330-360	G	Archives Assistant PSA PSA/Catalogue IT Resource	\$25.61	\$26.87	\$28.19	\$29.58	\$31.04
360-390	H	Resource Tech IT Coordinator	\$27.57	\$28.93	\$30.36	\$31.86	\$33.43
390-420	I	Archives Manager PSA/Inter Library Loan Officer PSA/Programs Outreach	\$28.63	\$30.05	\$31.53	\$33.08	\$34.71
420-450	J	Bookkeeper	\$30.84	\$32.36	\$33.96	\$35.64	\$37.39
450-480	K		\$34.66	\$36.38	\$38.17	\$40.05	\$42.03

Should CUPE Local 2275, on behalf of members employed by the County of Prince Edward bargain or receive a higher wage increase, the difference between that increase and CUPE 5562 negotiated increase shall automatically apply to all members of the bargaining unit, retroactive to April 1st 2024.

Year 2 - Same as CUPE Local 2275 for 2025.

Year 3 - Same as CUPE Local 2275 for 2026

**LETTER OF UNDERSTANDING #1 - RE: JOB DESCRIPTIONS**

**BETWEEN**

**COUNTY OF PRINCE EDWARD PUBLIC LIBRARY & ARCHIVES**

**And**

**THE CANADIAN UNION OF PUBLIC EMPLOYEES AND ITS LOCAL 5562**

The Employer and the Union agree that they will meet as a labour management committee to jointly review and update all job descriptions in the bargaining unit, to be completed within 6 months of ratification and before the employer undertakes the job evaluation process

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

**FOR THE EMPLOYER:**

County Of Prince Edward  
Library And Archives

*Barbara sweet*

Barbara sweet (Mar 14, 2025 17:10 EDT)

Barbara Sweet

*Lari Langford*

Lari Langford

*M.W.*

Elizabeth Grove-White (Mar 15, 2025 10:53 EDT)

Elizabeth Grove-White

*Devon Jones*

Devon Jones (Mar 17, 2025 16:46 EDT)

Devon Jones

**FOR THE UNION:**

Canadian Union Of Public  
Employees And Its Local 5562

*Adam Cavanaugh*

Adam Cavanaugh (Mar 14, 2025 13:07 EDT)

Adam Cavanaugh

*Joanna Howard*

Joanna Howard (Mar 14, 2025 12:15 EDT)

Joanna Howard

*Linda Mathews*

Linda Mathews (Mar 16, 2025 18:56 EDT)

Linda Matthews

*Erin Provost*

Erin Provost

**LETTER OF UNDERSTANDING #2- RE: JOB EVALUATION & PAY EQUITY**

**BETWEEN**

**COUNTY OF PRINCE EDWARD PUBLIC LIBRARY & ARCHIVES**

**And**

**THE CANADIAN UNION OF PUBLIC EMPLOYEES AND ITS LOCAL 5562**

The Employer acknowledges and agrees that it has continuing obligations under the Pay Equity Act, including the obligation to maintain Pay Equity. The Employer observes that the male comparators used in its current plan are employees of the County of Prince Edward, represented by CUPE local 2275. The County and CUPE Local 2275 are presently engaged in a joint job evaluation exercise that is not anticipated to be completed until sometime in 2025. The Employer has requested and awaits the results of that review from the County. That information, once received, will be provided to the third party pay equity consultant, who will then provide job information tools/questionnaires to the bargaining unit, as advisable, to complete their review. It is acknowledged and agreed that the third-party consultant will utilize a gender-neutral job evaluation process, and that the results of this review will be communicated to the Union and employees before the expiry of this collective agreement.

Signed this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

**FOR THE EMPLOYER:**

County Of Prince Edward  
Library And Archives

Barbara sweet  
Barbara sweet (Mar 14, 2025 17:10 EDT)

Barbara Sweet

Lari Langford

Lari Langford

Elizabeth Grove-White  
Elizabeth Grove-White (Mar 15, 2025 10:53 EDT)

Elizabeth Grove-White

Devon Jones  
Devon Jones (Mar 17, 2025 16:46 EDT)

Devon Jones

EP/sb:cope491-Oct. 31, 2024  
Mh:cope491revised March 14, 2025

**FOR THE UNION:**

Canadian Union Of Public  
Employees And Its Local 5562

Adam Cavanaugh  
Adam Cavanaugh (Mar 14, 2025 13:07 EDT)

Adam Cavanaugh

Joanna Howard  
Joanna Howard (Mar 14, 2025 12:15 EDT)

Joanna Howard

Linda Mathews  
Linda Mathews (Mar 16, 2025 18:56 EDT)

Linda Matthews

Erin Provost

Erin Provost

## **APPENDIX A – THE BENEFITS PACKAGE**

Sun  
Life Financial

your **group**  
benefits

**The Corporation of the County of Prince Edward**

***Prince Edward County Public Library Employees***

***Class 7***

**Group Policy No. 01581  
Effective May 1, 2024  
Issued August 2, 2024**

**The Corporation of the County of Prince Edward**

Life, Long Term Disability,  
Extended Health and Dental Insurance

Underwritten by: Sun Life Assurance Company of Canada

**Group Policy No. 1581**

## Table of Contents

<b>Your Group Insurance Booklet .....</b>	<b>1</b>
<b>Summary of Insurance .....</b>	<b>3</b>
<b>General Information .....</b>	<b>7</b>
<b>Member Life Insurance Provision.....</b>	<b>11</b>
<b>Long Term Disability Insurance Provision .....</b>	<b>13</b>
<b>Extended Health Insurance Provision (Extended Health Care).....</b>	<b>16</b>
<b>Extended Health – Prescription Drugs .....</b>	<b>20</b>
<b>Extended Health – Vision Care .....</b>	<b>23</b>
<b>Extended Health – Hospital Expenses in the Province Where a Person Lives.....</b>	<b>24</b>
<b>Extended Health – Medical Services and Equipment and Paramedical Services.....</b>	<b>25</b>
<b>Extended Health – Expenses Outside Own Province and Emergency Travel Assistance.....</b>	<b>28</b>
<b>Dental Insurance Provision (Dental Care).....</b>	<b>34</b>
<b>Dental Insurance Provision – Preventive Benefit.....</b>	<b>38</b>
<b>Dental Insurance Provision – Basic Benefit.....</b>	<b>39</b>
<b>Dental Insurance Provision – Major Benefit.....</b>	<b>40</b>
<b>Dental Insurance Provision – Orthodontic Benefit.....</b>	<b>41</b>

---

# Your Group Insurance Booklet

## Keep in a safe place

This booklet is a valuable source of information for you and your family. It provides the information you need about the group benefits available through your employer's group plan with Sun Life Assurance Company of Canada (Sun Life), a member of the Sun Life Financial group of companies. Please keep it in a safe place. We also recommend that you familiarize yourself with this information and refer to it when making a claim for group benefits.

## Your Plan Administrator is there to help

Your plan administrator can:

- help you enrol in the plan
- provide you with the forms you need to claim group benefits
- answer any questions you may have

## Claims and benefits information at your fingertips

For more information about your group benefits or claims, please call Sun Life's Customer Care Centre toll-free number at 1 800 361 6212.

## We're on the Internet!

Learn more by surfing Sun Life's website. There's information about group benefits, and about Sun Life's products and services... and a whole lot more! Check us out!

Our address is:

*[www.sunlife.ca](http://www.sunlife.ca)*

## Accessing your records

For insured benefits, you may obtain copies of the following documents:

- your enrolment form or application for insurance.
- any written statements or other record, not otherwise part of the application, that you provided to Sun Life as evidence of insurability.

For insured benefits, on reasonable notice, you may also request a copy of the policy.

The first copy will be provided at no cost to you but a fee may be charged for subsequent copies.

All requests for copies of documents should be directed to one of the following sources:

- our website at [www.mysunlife.ca](http://www.mysunlife.ca).
- our Sun Life Financial Customer Care centre by calling toll-free at 1-800-361-6212.

---

The statements in this booklet are only a summary of some of the provisions in the master contracts. If you need further details on the provisions which apply to your group benefits you must refer to the master contracts (available from your plan administrator).

---

## Summary of Insurance

### Policy Number 1581

#### Life Insurance

Class of Members	Benefit Formula	Maximum Benefit
7. Prince Edward County Public Library Employees – Active Employees	2x earnings	\$320,000

**Benefit Reduction:** reduces by 50% on 65th birthday

**Termination of Insurance:** 75th birthday or retirement if earlier

#### Long Term Disability Insurance

Class of Members	Benefit Formula	Maximum Monthly Benefit	
		Non-Evidence Maximum	Evidence Maximum
7. Prince Edward County Public Library Employees – Active Employees	75% of earnings	\$6,000	\$8,500

All references to income in the Long Term Disability Insurance Provision are to the gross amounts before any deductions.

**Basic Reductions:** CPP/QPP benefits\* (excluding benefits for dependent children), Workers' Compensation Act, Workplace Safety and Insurance Act or other similar legislation's benefits and any amount payable under the Québec Parental Insurance Plan.

\*If you first become entitled to Québec Pension Plan (QPP) disability benefits:

- before age 60, Sun Life will deduct the amount provided in your Notice of Entitlement (NOE) for the duration of your claim.
- on or after age 60, Sun Life will deduct the amount provided in your NOE and an additional amount. The additional amount represents a portion of the retirement amount, payable or available following an approved QPP disability application, and is comparable to the variable portion of QPP disability benefits for persons under age 60. These deducted amounts will not change for the duration of your disability claim.

**Total Disability and Totally Disabled:** mean that,

- during the qualifying period and the 24 month period immediately following it, you have a medical impairment due to injury or disease which prevents you from performing, in any setting, the essential duties of the occupation in which you participated just before the total disability started, and

- after the 24 month period, you are unable, because of the medical impairment, to perform, in any setting, the essential duties of any occupation for which you have at least the minimum qualifications.

The medical impairment must be supported by objective medical evidence.

The availability of work for you does not affect the determination of totally disabled or total disability.

**Qualifying Period:** 17 weeks

**Benefit Period:** to 65th birthday

**Termination of Insurance:** 65th birthday or retirement if earlier

## Extended Health Insurance

Part	Benefit	Deductible		Reimbursement
		per person	per family unit	
A	Prescription drugs	\$10*	\$20*	100%
B	Vision care	\$10*	\$20*	100%
C	Hospital expenses in the province where a person lives	none	none	100%
D	Medical services and equipment, and Paramedical services	\$10*	\$20*	100%
E	Expenses outside own province and Emergency Travel Assistance	none	none	100% – for emergencies 80% – for referrals

The benefit year is from January 1 to December 31.

\*The deductible applies per benefit year. The deductible applies to the combined eligible expenses of Parts A, B and D. If 2 or more members of the same family suffer injuries in the same accident, only one individual deductible (deductible per person) is applied in each benefit year against all eligible expenses for these injuries. If all or part of the deductible is satisfied within the last 3 months of the benefit year, the deductible for the next benefit year will be reduced by this amount.

### Reimbursement levels

*Vision care* – \$225 in any 24 month period for you or for each insured dependant

*Hospital expenses in the province where a member or insured dependant lives:*

- hospital – the difference between the cost of a ward and a private hospital room
- convalescent hospital – up to \$20 per day for a maximum of 180 days for all periods of treatment of an illness due to the same or related causes
- chronic care hospital – up to \$3 per day for semi-private accommodation to a maximum of 120 days in a 12 month period

*Medical services and equipment, and Paramedical services:*

- private duty nurse – maximum of \$10,000 for the member and for each insured dependant per benefit year
- services of a speech therapist – up to a maximum of \$500 for you and for each covered dependant per

---

benefit year.

- services of psychologists, psychotherapists, marriage and family therapists or social workers – up to a combined maximum of \$500 for you and for each covered dependant per benefit year.
- services of chiropractors – up to a maximum of \$500 for you and for each covered dependant per benefit year. The cost of x-ray examinations is included in the benefit year maximum.
- services of physiotherapists up to a maximum of \$500 for you and for each covered dependant per benefit year.
- services of massage therapists – up to a maximum of \$500 in a benefit year for you and for each covered dependant.
- services of naturopaths – up to a maximum of \$500 in a benefit year for you and for each covered dependant.
- services of podiatrists or chiropodists – up to a maximum of \$500 for you and for each covered dependant per benefit year. The cost of x-ray examinations is included in the benefit year maximum.
- services of osteopaths – up to a maximum of \$500 for you and for each covered dependant per benefit year. The cost of x-ray examinations is included in the benefit year maximum.

*Expenses outside own province and Emergency Travel Assistance:*

Expenses incurred for emergency services outside Canada are subject to a lifetime maximum of \$3,000,000 for you and for each insured dependant or, if lower, any other applicable lifetime maximum.

**Maximum benefit**

Unlimited

**Termination of Insurance:** end of the month following member's 75<sup>th</sup> birthday, or retirement if earlier

## Dental Insurance

Part	Benefit	Deductible per family unit	Reimbursement	Maximum
A	Preventive	none	100%	unlimited
B	Basic	none	100%	unlimited
C	Major	none	50%	*
D	Orthodontic	none	50%	\$2,000**

The benefit year is from January 1 to December 31.

\*Eligible expenses for dentures under part C are limited to a maximum of \$2,000 in a benefit year for you and for each insured dependant. All other eligible expenses for Major dental services under Part C are limited to a separate maximum of \$2,000 in a benefit year for you and for each insured dependant.

\*\*The maximum lifetime amount payable applies to the eligible expenses incurred under Part D for you and for each insured dependant.

**Dental Fee Guide:** The applicable fee guide is the Dental Association Fee Guide for general practitioners in the province where the member lives, regardless of where the treatment is received. Payments will be based on the current guide at the time the treatment is received. When a fee guide is not published for a given year, the term *fee guide* may also mean an adjusted fee guide established by Sun Life.

---

**Termination of Insurance:** end of the month following member's 75<sup>th</sup> birthday, or retirement if earlier

---

## General Information

### Eligibility

You are eligible, and continue to be eligible, to be a member while you meet all of the following conditions:

1. You are actively working for the Prince Edward County Public Library.
2. You regularly work for the Prince Edward County Public Library at least 25 hours each week.
3. You have been continuously employed by the Prince Edward County Public Library at least as long as the waiting period.
4. You are a resident of Canada.

Participation is compulsory.

If you are classified as a contract employee, owner-operator, consultant, independent or if you are self-employed, you are not eligible to join the plan.

### Waiting Period – 6 months

You are eligible, and continue to be eligible, for dependant insurance while you meet all of the following conditions:

1. You are a member.
2. You have at least one dependant.
3. Your dependants are residents of Canada.

### Definitions

#### Dependant

means your spouse or a dependent child of you or your spouse. If Sun Life does not approve evidence of insurability required for a dependant, he will not be an insured dependant.

#### Dependent child

means a natural, adopted or step-child who is not married or in any other formal union recognized by law, who is entirely dependent on you for maintenance and support and who is

1. under 21 years of age,
2. under 25 years of age and attending a college or university full-time, or
3. physically or mentally incapable of self-support and became incapable to that extent while entirely dependent on you for maintenance and support and while eligible under 1) or 2) above.

#### He, his and him

refer to both genders.

---

## Spouse

means your spouse by marriage or under any other formal union recognized by law, or a person of the opposite or same sex who is living with and has been living with you in a conjugal relationship. You can cover only one spouse at a time.

## Enrolment

To enrol, you must submit a completed enrolment form. If you have a dependant, request dependant insurance when you enrol.

If there are fewer than 10 members when you enrol, you must submit evidence of insurability to Sun Life.

If you request dependant insurance more than 31 days after you become eligible, you are considered a late entrant and you must submit evidence of insurability for each dependant to Sun Life.

**If you have no dependant when you enrol and later acquire one, request dependant insurance, (eg. birth of first child, marriage).**

**If your new dependant is a common-law spouse, see your Plan Administrator to find out how to enrol for dependant insurance.**

**For late entrants, evidence of insurability submitted to Sun Life is at your expense.**

## Effective Date

Your insurance is effective on the date you become eligible.

Your dependant insurance is effective on the latest of

- the date that you become eligible for dependant insurance,
- the date that you request dependant insurance, or
- the date that Sun Life determines the insurability of all of your dependants and approves at least one dependant.

If you are absent from work on the date your insurance or your dependant insurance would be effective, then that insurance will not be effective until the date you return to active work.

## Changes in Insurance

An increase in your benefits, the amount of your insurance or the amount of your dependant insurance due to change in your group benefit plan's design or a change in your classification becomes effective on the date of the change, unless you are not actively working on that day due to disease or injury.

If Sun Life doesn't approve an increase in the amount of your insurance or the amount of your dependant insurance, any future increase in the maximum benefit amount will not be effective unless evidence of insurability is approved. An increase in the maximum benefit amount will be effective on the date Sun Life approves the evidence of insurability.

---

If, due to disease or injury, you are not actively working on the date an increase in your benefits, the amount of your insurance or the amount of your dependant insurance would be effective, the increase becomes effective on the date you return to active work. Sun Life may require evidence of insurability to establish the date that you are physically and mentally fit to return to active work. If so, the increase becomes effective on the date Sun Life establishes. If Sun Life doesn't approve the evidence of insurability required, the increase will not be effective.

## **Subrogation**

Subrogation is a legal practice giving Sun Life the right to be reimbursed for benefits paid to you if you have been compensated by another person who is responsible for your loss. The intent of subrogation is to limit your benefit payments to the amount you actually lost.

Let's assume a person is responsible for your disability, and is required to compensate you for any of the loss that results from your disability. If Sun Life is paying or has paid your loss of income benefits, you may be receiving more income than you earned before you became disabled. In that case, you would reimburse Sun Life for the loss of income benefits Sun Life has paid. If you receive an amount for future loss of income, that amount will reduce your future loss of income benefits from Sun Life.

Subrogation also applies to any medical and/or dental expenses you have been paid as a result of an injury caused by another person. Once you are compensated by the person who is responsible for your loss, you must reimburse Sun Life.

If subrogation applies to your claim, Sun Life will contact you to obtain the information required to proceed. You will be required to sign an undertaking to reimburse Sun Life for any amount recovered which exceeds 100% of income or expenses. Before agreeing to a settlement of your claim, Sun Life's approval must be obtained.

## **Comparable Coverage**

If you are insured for comparable coverage under your spouse's plan, you may decline the Extended Health/Dental coverage offered under this plan. If this comparable coverage stops you will be insured for the similar coverage provided by this plan.

If your dependant is insured for comparable coverage under another plan, you may decline the dependant coverage for the Extended Health/Dental coverage offered under this plan. If this comparable coverage stops, you may request the similar coverage offered under this plan.

The insurance that replaces the comparable coverage is effective on the date that the comparable coverage stops.

If you request the dependant coverage more than 31 days after the comparable coverage stops, you are considered a late entrant and you must submit evidence of insurability for each dependant to Sun Life. The insurance that replaces the comparable coverage is effective on the date that Sun Life approves the evidence of insurability. If Sun Life does not approve evidence of insurability required, the insurance will not be effective.

---

## **Termination of Insurance**

Your insurance could terminate for a number of reasons. For example,

1. you are no longer eligible, (i.e. you are no longer actively working),
2. you reach the Termination Age,
3. the provision or the policy terminates.

---

## Member Life Insurance Provision

### Benefit

The amount of benefit will be paid to your beneficiary upon your death. If no beneficiary has been appointed or if the beneficiary has predeceased you, payment will be made to your estate.

A minor cannot personally receive a death benefit under the plan until reaching the age of majority. If you reside outside Québec and are designating a minor as your beneficiary, you may wish to designate someone to receive the death benefits during the time your beneficiary is a minor. If you reside outside Québec and have not designated a trustee, current legislation may require Sun Life to pay the death benefit to the court or to a guardian or public trustee. If you reside in Québec, the death benefit will be paid to the parent(s)/legal guardian of the minor on the minor's behalf. Alternatively, you may wish to designate the estate as beneficiary and provide a trustee with directions in your will. You are encouraged to consult a legal advisor.

If you become totally disabled before age 65, your Life Insurance may be continued. Premiums for the continued insurance will be waived after you have been totally disabled from the same or related causes for six continuous months or, if you are also insured for group Long Term Disability Insurance with Sun Life, when you begin receiving group Long Term Disability payments.

### Claims

A death claim must be received by Sun Life within 6 years of the date of death. The claimant must submit proof of the claim and the right to receive the benefit to Sun Life.

If you become totally disabled and are also insured for group Long Term Disability Insurance with Sun Life, you must submit a disability claim along with your claim under the group Long Term Disability Insurance to Sun Life.

If you become totally disabled and are not insured for group Long Term Disability Insurance with Sun Life, you must submit a disability claim to Sun Life after you have been totally disabled continuously for 6 months but not beyond 12 months after the date you became totally disabled.

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the Limitations Act, 2002.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the Insurance Act or other applicable legislation of your province or territory.

---

## **Exclusion**

A "pre-existing" condition is one for which you received medical attention, consultation, diagnosis or treatment, during the 12 months before you became insured. Premiums will not be waived if a disability is related to a pre-existing condition and begins within 12 months of you becoming insured. This exclusion does not apply if you, after becoming insured, have been actively working for 3 consecutive months with no absence related to the pre-existing condition.

This exclusion does not apply to a member who was insured for similar coverage under a previous policy issued to this group, if the previous policy was replaced by this provision within 31 days of its termination.

## **At Termination**

If your Life Insurance ends for any reason other than your request, you may apply to convert the group Life Insurance to an individual Life policy with Sun Life without providing evidence of insurability.

The request must be made within 31 days of the reduction or end of the Life Insurance.

There are a number of rules and conditions in the group policy that apply to converting this insurance, including the maximum amount that can be converted. Please contact your employer for details.

---

## Long Term Disability Insurance Provision

### Benefit

The amount of monthly disability benefit will be paid to you when proof is received by Sun Life that you are absent from active work because you are totally disabled and that you have been totally disabled from the same or related causes for the qualifying period.

Benefits are payable from the later of

- the end of the qualifying period, or
- the date you are no longer entitled to receive regular earnings or benefits under a salary continuance plan or short term disability income plan.

If you are receiving disability income or retirement income from other sources, the monthly disability benefit will be reduced so that the total amount of disability and retirement income receivable by you from all sources does not exceed 85% of your monthly rate of earned income in force on the date you became totally disabled. If the benefit is not subject to income tax, the monthly rate of earned income, for the purposes of this section, is reduced by income tax deductions.

If your employer pays any portion of the Long Term Disability premium, the benefit payable to you will be taxable. If you pay 100% of the Long Term Disability premium, the benefit payable to you will be non-taxable.

Benefits are paid in arrears and will begin one month after you become eligible to receive them. A proportionate amount of the monthly benefit will be paid for each full day you are totally disabled for less than a full month, once you have qualified for benefits.

If you become totally disabled, your Long Term Disability Insurance may be continued without payment of premiums while you are eligible to receive Long Term Disability benefit payments.

### Rehabilitation

If your disability prevents you from returning to work, Sun Life may be able to assist you by providing a rehabilitation program that will help you return to the workforce. A rehabilitation program can involve vocational retraining, educational programs and trial or part time work in a new or related field.

### Partial Disability

A partial disability benefit will be paid to you if you are receiving income under an approved rehabilitation program. The partial disability benefit is your monthly benefit payable reduced by 50% of your monthly rehabilitation income. Your partial disability benefit will be further reduced so that the total amount of your income from all sources does not exceed 100% of your pre-disability income.

---

**Example:**

Assume you are earning \$2,000/month and have a 66 2/3% LTD benefit (\$1,334.00). Rehabilitation income from your employer is \$1,000/month. There is no income from other sources.

Partial Disability Benefit  
= Rehabilitation Income + (Monthly Disability Benefit minus 50% of Rehabilitation Income)  
= \$1,000 + (1,334 - {50% of 1,000})  
= \$1,000 + \$834  
= \$1,834

Since the partial disability benefit (\$1,834/month) does not exceed the pre-disability earnings (\$2,000/month), there will be no reductions due to the 100% all source maximum.

**Claims**

A claim must be received by Sun Life within 3 months after the end of the qualifying period. The qualifying period begins on the date you become totally disabled. Proof of continuing total disability may be required as often as necessary.

If you are receiving Workers' Compensation, Workplace Safety Insurance Act or similar legislation's benefits, you must submit a claim for the monthly disability benefit.

There is a time limit for appealing Sun Life's decision to decline or terminate a claim. An appeal must be made within 3 months of such a decision and must be accompanied by new objective medical evidence.

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

**At Termination**

If this Long Term Disability provision terminates while you are totally disabled, you will continue to be eligible for this benefit as if it were still in force.

**Exclusions and Limitations**

No benefit is payable for a disability due to or related to

- intentionally self-inflicted injuries,
- civil disorder or war, whether or not war was declared.

- 
- a pre-existing condition, if you become disabled within 12 months of becoming insured. A pre-existing condition is one for which you received medical attention, consultation, diagnosis or treatment, during the 12 months before you became insured. This exclusion does not apply if
  - after becoming insured, you have been actively working for 3 consecutive months with no absence related to the pre-existing condition, or
  - you were insured for similar coverage under a previous policy issued to this group, if the previous policy was replaced by this provision within 31 days of its termination.

You are not considered totally disabled unless you are under the active and continuous care of a physician and are following the treatment prescribed by the physician for that disability.

---

## Extended Health Insurance Provision (Extended Health Care)

### Benefit

In this section, *you* means the member and all dependants insured for the Extended Health Insurance Benefit. Extended Health Insurance pays for eligible services or supplies for you that are medically necessary for the treatment of an illness. *Medically necessary* means generally recognized by the Canadian medical profession as effective, appropriate and required in the treatment of an illness in accordance with Canadian medical standards.

To qualify for this insurance you must be entitled to benefits under a provincial medicare plan or federal government plan that provides similar benefits.

Sun Life will reimburse you when Sun Life receives proof that you have incurred any of the eligible expenses for medically necessary services required for the treatment of disease or injury. Eligible expenses for the services of a practitioner include only those services which are performed within his area of expertise and require the skills and qualifications of such a practitioner.

Sun Life will pay for eligible expenses taking into account all limitations and the Co-ordination of benefits provision.

An eligible expense is allocated to the benefit year in which it is incurred. The benefit year is specified in the Summary of Insurance. An eligible expense is incurred on the date the services are received or on the date supplies are purchased or rented.

To determine the amount payable, the total eligible expenses claimed are adjusted as follows:

- the deductible, which must be satisfied each benefit year, is subtracted,
- the reimbursement percentage is applied, and
- the eligible expense maximums specified in the Summary of Insurance and this section are applied.

The intentional omission, misrepresentation or falsification of information relating to any claim constitutes fraud.

The maximum benefit does not apply to items available with the drug card.

### Co-ordination of Benefits

If you or your dependants are covered under this plan and another plan, Sun Life will co-ordinate benefits under this plan with the other plan following insurance industry standards. These standards determine which plan you should claim from first.

The plan that does not contain a co-ordination of benefits clause is considered to be the first payer and therefore pays benefits before a plan which includes a co-ordination of benefits clause.

For dental accidents, health plans with dental accident coverage pay benefits before dental plans.

Following payment under another plan, the amount of benefit payable under this plan will not exceed the total amount of eligible expenses incurred less the amount paid by the other plan.

---

Where both plans contain a co-ordination of benefits clause, claims must be submitted in the order described below.

**Claims for you and your spouse should be submitted in the following order:**

1. the plan where the person is covered as an employee. If the person is an employee under two plans, the following order applies:
  - the plan where the person is covered as an active full-time employee,
  - the plan where the person is covered as an active part-time employee,
  - the plan where the person is covered as a retiree.
2. the plan where the person is covered as a dependant.

**Claims for a dependent child should be submitted in the following order:**

1. the plan where the dependent child is covered as an employee,
2. the plan where the dependent child is covered under a student health or dental plan provided through an educational institution,
3. the plan of the parent with the earlier birth date (month and day) in the calendar year,
4. the plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birthdate.

The above order applies in all situations except when parents are separated/divorced and there is no joint custody of the dependent child, in which case the following order applies:

1. the plan of the parent with custody of the dependent child,
2. the plan of the spouse of the parent with custody of the dependent child,
3. the plan of the parent not having custody of the dependent child,
4. the plan of the spouse of the parent not having custody of the dependent child.

When you submit a claim, you have an obligation to disclose to Sun Life all other equivalent coverage that you or your dependants have.

## **Claims**

To make a claim, complete the claim form that is available from your employer.

In order for you to receive benefits, Sun Life must receive the claim within 90 days after the earlier of:

- the end of the benefit year during which the expense is incurred, or
- the end of your Extended Health Insurance.

For the assessment of a claim, Sun Life may require itemized bills, attending physician statements or other information Sun Life considers necessary.

Sun Life has the right to recover all overpayments of benefits either by deducting from other benefits or by any other available legal means.

---

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

## **Exclusions and Limitations**

Sun Life will not pay for the costs of:

- services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program, except as described below under *Integration with Government Programs*.
- services or supplies to the extent that their costs exceed the reasonable and usual rates in the locality where the services or supplies are provided.
- equipment that Sun Life considers ineligible (examples of this equipment are orthopaedic mattresses, exercise equipment, air-conditioning or air-purifying equipment, whirlpools and humidifiers).
- any services or supplies that are not usually provided to treat an illness, including experimental or investigational treatments. *Experimental or investigational treatments* mean treatments that are not approved by Health Canada or other government regulatory body for the general public.
- services or supplies that do not qualify as medical expenses under the Income Tax Act (Canada).
- services or supplies for which no charge would have been made in the absence of this insurance.

Sun Life will not pay benefits when the claim is for an illness resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- any work for which you were compensated that was not done for the employer who is providing this plan.
- participation in a criminal offence.

## **Integration with Government Programs**

This plan will integrate with benefits payable or available under the government-sponsored plan or program (the *government program*).

The covered expense under this plan is that portion of the expense that is not payable or available under the government program, regardless of:

- whether you have made an application to the government program,
- whether coverage under this plan affects your eligibility or entitlement to any benefits under the government program, or
- any waiting lists.

---

## **At Termination**

If you are totally disabled when your insurance ends, benefits will continue for expenses that result from the illness that caused the total disability if the expenses are incurred:

- during the uninterrupted period of total disability,
- within 90 days of the end of insurance, and
- while this provision is in force.

For the purpose of this provision, a member is totally disabled if prevented by illness from performing any occupation the member is or may become reasonably qualified for by education, training or experience, and an insured dependant is totally disabled if prevented by illness from performing the dependant's normal activities.

If the Extended Health benefit terminates, insurance for dental services to repair natural teeth damaged by an accidental blow will continue, if the accident occurred while you were insured, and the procedure is performed within 6 months after the date of the accident.

## **Health Coverage Choice**

If your coverage under this plan terminates because your employment has ended, you may purchase Sun Life's My Health CHOICE coverage. This coverage is different from your group plan.

To be eligible for My Health CHOICE coverage, you must:

- apply for My Health CHOICE coverage within 60 days after the termination of your coverage,
- be under age 75 on the date you apply, and
- be a resident of Canada and be covered under the provincial health plan.

My Health CHOICE coverage may also include Dental coverage if you were covered for both Extended Health Care and Dental Care benefits under this group plan, and both benefits terminated.

You may cover your spouse and dependents if those family members were covered under your group plan. Your spouse must be under age 75 on the date you apply for this coverage.

From time to time, Sun Life may review the eligibility requirements and, on the date you apply for My Health CHOICE coverage, they may be different from those listed in this booklet.

To apply for My Health CHOICE or if you have any questions, please call our Customer Solutions Centre at 1-877-893-9893.

---

## Extended Health – Prescription Drugs

### Definitions

#### Dentist

means a person licensed to practise dentistry by the provincial licensing authority.

### Eligible Expenses

Drugs covered under this plan must have a Drug Identification Number (DIN) and be approved under *Drug evaluation*.

Sun Life will pay for the cost of the following drugs and supplies that are prescribed by a doctor or dentist and are obtained from a pharmacist.

- drugs that legally require a prescription.
- life-sustaining drugs that may not legally require a prescription.
- injectible drugs and vitamins.
- compounded preparations, provided that the principal active ingredient is an eligible expense and has a DIN.
- diabetic supplies.
- drugs for the treatment of infertility, up to a lifetime maximum of \$15,000 for the member and for each insured dependant.
- vaccines.
- intrauterine devices (IUDs) and diaphragms.
- colostomy supplies.
- varicose vein injections.
- drugs for the treatment of obesity, up to a maximum of \$3,500 in a benefit year for the member and for each insured dependant.

Payments for any single purchase are limited to the cost of a supply that can reasonably be used in a 34 day period or, in the case of certain maintenance drugs, up to 100 days as ordered by a doctor.

### *Drug evaluation*

The following drugs will be evaluated and must be approved by Sun Life to be eligible for coverage:

- drugs that receive Health Canada Notice of Compliance for an initial or a new indication on or after November 1, 2017.
- drugs covered under this plan and subject to a significant increase in cost.

Drug expenses are eligible for reimbursement only if incurred on or after the date of Sun Life's approval.

---

Sun Life will assess the eligibility of the drug based on factors such as:

- comparative analysis of the drug cost and its clinical effectiveness.
- recommendations by health technology assessment organizations and provinces.
- availability of other drugs treating the same or similar condition(s).
- plan sustainability.

### ***Prior Authorization Program***

The prior authorization (PA) program applies to a limited number of drugs and, as its name suggests, prior approval is required for coverage under the program. If you submit a claim for a drug included in the PA program and you have not been pre-approved, your claim will be declined.

In order for drugs in the PA program to be covered, you need to provide medical information. Please use Sun Life's PA form to submit this information. Both you and your doctor need to complete parts of the form.

You will be eligible for coverage for these drugs if the information you and your doctor provide meets Sun Life's clinical criteria based on factors such as:

- Health Canada Product Monograph.
- recognized clinical guidelines.
- comparative analysis of the drug cost and its clinical effectiveness.
- recommendations by health technology assessment organizations and provinces.
- your response to preferred drug therapy.

If not, your claim will be declined.

The prior authorization forms are available from the following sources:

- Sun Life's website at [www.mysunlife.ca/priorauthorization](http://www.mysunlife.ca/priorauthorization)
- Sun Life's Customer Care centre by calling toll-free 1-800-361-6212

### ***Other Health Professionals Allowed to Prescribe Drugs***

Sun Life will reimburse certain drugs prescribed by other qualified health professionals the same way as if the drugs were prescribed by a doctor or a dentist if the applicable provincial legislation permits them to prescribe those drugs.

### **Exclusions and Limitations**

Sun Life will not pay for the following, even when prescribed:

- infant formulas (milk and milk substitutes), minerals, proteins, vitamins and collagen treatments.
- the cost of giving injections, serums and vaccines.
- hair growth stimulants.
- products to help you quit smoking.
- drugs for the treatment of sexual dysfunction.

- 
- drugs that are used for cosmetic purposes.
  - insulin jet injectors.
  - natural health products, whether or not they have a Natural Product Number (NPN).
  - drugs and treatments, and any services and supplies relating to the administration of the drug and treatment, administered in a hospital, on an in-patient or out-patient basis, or in a government-funded clinic or treatment facility.
  - expenses incurred under any of the conditions listed on the Extended Health Insurance Provision page as an Exclusion or Limitation.

---

## **Extended Health – Vision Care**

### **Eligible Expenses**

Sun Life will pay for, up to the limit specified in the Summary of Insurance, the cost of contact lenses or eyeglasses. Contact lenses or eyeglasses must be prescribed by an ophthalmologist or licensed optometrist and obtained from an ophthalmologist, licensed optometrist or optician.

### **Exclusions and Limitations**

Sun Life will not pay for:

- sunglasses, magnifying glasses, or safety glasses of any kind, unless they are prescription glasses needed for the correction of vision.
- expenses incurred under any of the conditions listed on the Extended Health Insurance Provision page as an Exclusion or Limitation.

---

## **Extended Health – Hospital Expenses in the Province Where a Person Lives**

### **Definitions**

#### **Hospital**

means a facility licensed to provide care and treatment for sick or injured patients, primarily while they are acutely ill. It must have facilities for diagnostic treatment and major surgery. Nursing care must be available 24 hours a day. It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse or beds set aside for any of these purposes in a hospital.

#### **Chronic or Convalescent hospital**

means a facility licensed to provide convalescent or chronic care and treatment for sick or injured patients on an in-patient basis. Nursing and medical care must be available 24 hours a day. It does not include a nursing home, rest home, home for the aged, sanatorium or a facility for treating alcohol or drug abuse.

### **Eligible Expenses**

Sun Life will pay for the cost of room and board up to the limit specified in the Summary of Insurance and out-patient services in a hospital, except for any services explicitly excluded under this benefit.

Sun Life will also pay for the cost of room and board in a chronic or convalescent hospital, up to the limit specified in the Summary of Insurance, if this care has been ordered by a doctor as long as it is primarily for rehabilitation, and not for custodial care.

### **Exclusions and Limitations**

No benefit is payable for expenses incurred under any of the conditions listed on the Extended Health Insurance Provision page as an Exclusion or Limitation.

---

## **Extended Health – Medical Services and Equipment and Paramedical Services**

### **Medical Services and Equipment**

#### **Eligible Expenses**

Sun Life will pay for the costs for the medical services listed below when ordered by a doctor (the services of a licensed optometrist, ophthalmologist or dentist do not require a doctor's order):

- out-of-hospital private duty nurse services, when medically necessary, up to the limit specified in the Summary of Insurance. Services must be for nursing care, and not for custodial care. The private duty nurse must be a nurse or nursing assistant who is licensed, certified or registered in the province where you live and who does not normally live with you. The services of a registered nurse are eligible only when someone with lesser qualifications can not perform the duties.
- transportation in a licensed ambulance, if medically necessary, to and from the nearest hospital that is able to provide the necessary medical services. Expenses incurred outside Canada for emergency services will be paid based on the conditions specified for emergency services in the Summary of Insurance under Expenses outside own province and Emergency Travel Assistance.
- transportation in a licensed air ambulance, if medically necessary, to the nearest hospital that provides the necessary emergency services. Expenses incurred outside Canada for emergency services will be paid based on the conditions specified for emergency services in the Summary of Insurance under Expenses outside own province and Emergency Travel Assistance.
- the following diagnostic services rendered outside of a hospital, except if the insured person's provincial plan prohibits payment of these expenses:
  - laboratory tests.
  - ultrasounds.
  - MRI (magnetic resonance imaging), CT (computed tomography) scans and other medical imaging services, up to a combined maximum of \$1,000 for the member and for each insured dependant in a benefit year.
- dental services, including braces and splints to repair damage to natural teeth caused by an accidental blow to the mouth that occurs while you are insured. These services must be received within 12 months of the accident. Sun Life will not pay more than the fee stated in the Dental Association Fee Guide for a general practitioner in the province where the member lives. The guide must be the current guide at the time that treatment is received.
- services of an ophthalmologist or licensed optometrist, up to a maximum of \$75 for the member and for each insured dependant in a 24 month period.
- contact lenses or intraocular lenses following a cataract surgery, limited to a lifetime maximum of one lens per eye.

- 
- wigs and hairpieces following temporary hair loss, required as a result of medical treatment, up to a lifetime maximum of \$250 for the member and for each insured dependant. Wigs do not require a doctor's order.
  - medically necessary equipment rented, or purchased at Sun Life's request, that meets your basic medical needs. If alternate equipment is available, eligible expenses are limited to the cost of the least expensive equipment that meets your basic medical needs. For wheelchairs, eligible expenses are limited to the cost of a manual wheelchair, except if the person's medical condition warrants the use of an electric wheelchair.
  - shower chairs, limited to one per lifetime.
  - casts, splints, trusses, braces or crutches.
  - breast prostheses required as a result of surgery.
  - surgical brassieres required as a result of surgery, up to a maximum of 6 brassieres for the member and for each insured dependant in a benefit year.
  - artificial limbs and eyes.
  - stump socks, up to a maximum of 5 pairs for the member and for each insured dependant in a benefit year.
  - elastic support stockings, including pressure gradient hose, up to a maximum of 6 pairs for the member and for each insured dependant in a benefit year.
  - custom-made orthotic inserts for shoes, when prescribed by a doctor, podiatrist or chiropodist, up to a maximum of 2 pairs and \$400 per pair for the member and for each insured dependant in a benefit year.
  - modifications to orthopaedic shoes when prescribed by a doctor, podiatrist or chiropodist, for the member and for each insured dependant.
  - hearing aids, up to a maximum of \$300 for the member and for each insured dependant in a benefit year. Repairs are included in this maximum.
  - radiotherapy or coagulotherapy.
  - oxygen, plasma and blood transfusions.
  - blood glucose monitors, up to a maximum of \$500 in a benefit year for the member and for each insured dependant.
  - insulin pumps.
  - Continuous Glucose Monitor (CGM), including receivers, transmitters, and sensors, for persons diagnosed with Type 1 or Type 2 diabetes requiring insulin use, up to a combined maximum of \$4,000 for the member and for each insured dependant in a benefit year. Sun Life requires a doctor's note confirming both the diagnosis and insulin use

## **Exclusions and Limitations**

No benefit is payable for expenses incurred under any of the conditions listed on the Extended Health Insurance Provision page as an Exclusion or Limitation.

---

## **Paramedical Services**

### **Eligible Expenses**

Sun Life will pay for, up to the limit specified in the Summary of Insurance, the costs for the paramedical specialists listed below:

- licensed psychologists, psychotherapists, marriage or family therapists, or social workers.
- licensed massage therapists.
- licensed speech therapists.
- licensed physiotherapists.
- licensed naturopaths.
- licensed osteopaths or osteopathic practitioners, including a maximum of one x-ray examination each benefit year.
- licensed chiropractors, including a maximum of one x-ray examination each benefit year.
- licensed podiatrists or chiropodists, including a maximum of one x-ray examination each benefit year.

Sun Life will not pay for the cost of services rendered by a podiatrist in Ontario unless they are performed after the provincial medicare plan has paid its annual maximum benefit.

### **Exclusions and Limitations**

No benefit is payable for expenses incurred under any of the conditions listed on the Extended Health Insurance Provision page as an Exclusion or Limitation.

---

## **Extended Health – Expenses Outside Own Province and Emergency Travel Assistance**

### **Expenses Outside Own Province**

#### **Definitions**

##### **Hospital**

means a facility licensed to provide care and treatment for sick or injured patients, primarily while they are acutely ill. It must have facilities for diagnostic treatment and major surgery. Nursing care must be available 24 hours a day. It does not include a nursing home, rest home, home for the aged or chronically ill, sanatorium, convalescent hospital or a facility for treating alcohol or drug abuse or beds set aside for any of these purposes in a hospital.

##### **Emergency services**

mean any reasonable medical services or supplies, including advice, treatment, medical procedures or surgery, required as a result of an emergency. When a person has a chronic condition, emergency services do not include treatment provided as part of an established management program that existed prior to the person leaving the province where the person lives.

##### **Emergency**

means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

#### **Eligible Expenses**

Sun Life will pay for emergency services while you are outside the province where you live. Sun Life will also pay for referred services.

For both emergency services and referred services, Sun Life will pay for the cost of the following, up to the reimbursement level specified in the Summary of Insurance:

- a semi-private hospital room.
- other hospital services provided outside of Canada.
- out-patient services in a hospital.
- the services of a doctor.

Expenses for all other services or supplies eligible under this plan are also insured when they are incurred outside the province where you live, subject to the reimbursement level and all conditions applicable to those expenses.

##### ***Emergency services***

Sun Life will only pay for emergency services obtained within 60 days of the date you leave the province where you live. If hospitalization occurs within this period, in-patient services are insured until the date you are discharged.

---

At the time of an emergency, you or someone with you must contact Sun Life's Emergency Travel Assistance (ETA) provider. All invasive and investigative procedures (including any surgery, angiogram, MRI, PET scan, CAT scan), must be pre-authorized by Sun Life's ETA provider prior to being performed, except in extreme circumstances where surgery is performed on an emergency basis immediately following admission to a hospital.

If contact with Sun Life's ETA provider cannot be made before services are provided, contact with Sun Life's ETA provider must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Sun Life has the right to deny or limit payments for all expenses related to that emergency.

An emergency ends when you are medically stable to return to the province where you live.

***Emergency services excluded from insurance***

Any expenses related to the following emergency services are not insured:

- services that are not immediately required or which could reasonably be delayed until you return to the province where you live, unless your medical condition reasonably prevents you from returning to that province prior to receiving the medical services.
- services relating to an illness or injury which caused the emergency, after such emergency ends.
- continuing services arising directly or indirectly out of the original emergency or any recurrence of it, after the date that Sun Life or Sun Life's ETA provider, based on available medical evidence, determine that you can be returned to the province where you live, and you refuse to return.
- services which are required for the same illness or injury for which you received emergency services, including any complications arising out of that illness or injury, if you had unreasonably refused or neglected to receive the recommended medical services.
- where the trip was taken to obtain medical services for an illness or injury, services related to that illness or injury, including any complications or any emergency arising directly or indirectly out of that illness or injury.

***Referred services***

Referred services must be for the treatment of an illness and ordered in writing by a doctor located in the province where you live. Your provincial medicare plan must agree in writing to pay benefits for the referred services.

All referred services must be:

- obtained in Canada, if available, regardless of any waiting lists, and
- insured by the medicare plan in the province where you live.

If referred services are not available in Canada, they may be obtained outside of Canada.

**Exclusions and Limitations**

No benefit is payable for expenses incurred under any of the conditions listed on the Extended Health Insurance Provision page as an Exclusion or Limitation.

---

## Emergency Travel Assistance (Medi-Passport)

### Definitions

#### Emergency

means an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a doctor.

### Description of Insurance

If you are faced with a medical emergency when travelling outside of the province where you live, Allianz Global Assistance can help.

This benefit, called **Medi-Passport**, supplements the emergency portion of your Extended Health insurance. It only includes emergency services that you obtain within 60 days of leaving the province where you live. If hospitalization occurs within this time period, in-patient services are included until you are discharged.

The Medi-Passport benefit is subject to any maximum applicable to the emergency portion of the Extended Health insurance. The excluded emergency services, and all other conditions, limitations and exclusions applicable to your Extended Health insurance also apply to Medi-Passport.

Sun Life recommends that you bring your Travel card with you when you travel. It contains telephone numbers and the information needed to confirm your insurance and receive assistance.

#### Getting help

**At the time of an emergency, you or someone with you must contact Sun Life's ETA provider. If contact with Sun Life's ETA provider cannot be made before services are provided, contact with Sun Life's ETA provider must be made as soon as possible afterwards. If contact is not made and emergency services are provided in circumstances where contact could reasonably have been made, then Sun Life has the right to deny or limit payments for all expenses related to that emergency.**

Access to a fully staffed co-ordination centre is available 24 hours a day. Please consult the telephone numbers on the Travel card.

Sun Life's ETA provider may arrange for:

### On the Spot Medical Assistance

Sun Life's ETA provider will provide referrals to physicians, pharmacists and medical facilities.

As soon as Sun Life's ETA provider is notified that you have a medical emergency, its staff, or a physician designated by Sun Life's ETA provider, will, when necessary, attempt to establish communications with the attending medical personnel to obtain an understanding of the situation and to monitor your condition. If necessary, Sun Life's ETA provider will also guarantee or advance payment of the expenses incurred to the provider of the medical service.

Sun Life's ETA provider will provide translation services in any major language that may be needed to communicate with local medical personnel.

Sun Life's ETA provider will transmit an urgent message from you to your home, business or other location. Sun Life's ETA provider will keep messages to be picked up in its offices for up to 15 days.

### Transportation Home or to a Different Medical Facility

---

Sun Life's ETA provider may determine, in consultation with an attending physician, that it is necessary for you to be transported under medical supervision to a different hospital or treatment facility or to be sent home.

In these cases, Sun Life's ETA provider will arrange, guarantee, and if necessary, advance the payment for your transportation.

Sun Life or Sun Life's ETA provider, based on available medical evidence, will make the final decision whether you should be moved, when, how and to where you should be moved and what medical equipment, supplies and personnel are needed.

### **Meals and Accommodations Expenses**

If your return trip is delayed or interrupted due to a medical emergency or the death of a person you are travelling with who is also insured by this benefit, Sun Life's ETA provider will arrange for your meals and accommodations at a commercial establishment. Sun Life will pay a maximum of \$150 a day for each person for up to 7 days.

Sun Life's ETA provider will arrange for meals and accommodations at a commercial establishment, if you have been hospitalized due to a medical emergency while away from the province where you live and have been released, but, in the opinion of Sun Life's ETA provider, are not yet able to travel. Sun Life will pay a maximum of \$150 a day for up to 5 days.

### **Travel Expenses Home if Stranded**

Sun Life's ETA provider will arrange and, if necessary, advance funds for transportation to the province where you live:

- for you, if due to a medical emergency, you have lost the use of a ticket home because you or a dependant had to be hospitalized as an in-patient, transported to a medical facility or repatriated; or
- for a child who is under the age of 16, or mentally or physically handicapped, and left unattended while travelling with you when you are hospitalized outside the province where you live, due to a medical emergency.

If necessary, in the case of such a child, Sun Life's ETA provider will also make arrangements and advance funds for a qualified attendant to accompany them home. The attendant is subject to the approval of you or a member of your family.

Sun Life will pay a maximum of the cost of the transportation minus any redeemable portion of the original ticket.

### **Travel Expenses of Family Members**

Sun Life's ETA provider will arrange and, if necessary, advance funds for one round-trip economy class ticket for a member of your immediate family to travel from their home to the place where you are hospitalized if you are hospitalized for more than 7 consecutive days, and:

- you are travelling alone, or
- you are travelling only with a child who is under the age of 16 or mentally or physically handicapped.

Sun Life will pay a maximum of \$150 a day for the family member's meals and accommodations at a commercial establishment up to a maximum of 7 days.

### **Repatriation**

---

If you die while out of the province where you live, Sun Life's ETA provider will arrange for all necessary government authorizations and for the return of your remains, in a container approved for transportation, to the province where you live. Sun Life will pay a maximum of \$5,000 per return.

### **Vehicle Return**

Sun Life's ETA provider will arrange and, if necessary, advance funds up to \$500 for the return of a private vehicle to the province where you live or a rental vehicle to the nearest appropriate rental agency if death or a medical emergency prevents you from returning the vehicle.

### **Lost Luggage or Documents**

If your luggage or travel documents become lost or stolen while you are travelling outside of the province where you live, Sun Life's ETA provider will attempt to assist you by contacting the appropriate authorities and by providing directions for the replacement of the luggage or documents.

### **Co-ordination of Insurance**

You do not have to send claims for doctors' or hospital fees to your provincial medicare plan first. This way you receive your refund faster. Sun Life and Sun Life's ETA provider co-ordinate the whole process with most provincial plans and all insurers, and send you a payment for the eligible expenses. Sun Life's ETA provider will ask you to sign a form authorizing them to act on your behalf.

If you are insured under this group plan and certain other plans, Sun Life will co-ordinate payments with the other plans in accordance with guidelines adopted by the Canadian Life and Health Insurance Association.

The plan from which you make the first claim will be responsible for managing and assessing the claim. It has the right to recover from the other plans the expenses that exceed its share.

### **Limits on Advances**

Advances will not be made for requests of less than \$200. Requests in excess of \$200 will be made in full up to a maximum of \$10,000.

The maximum amount advanced will not exceed \$10,000 per person per trip unless this limit will compromise your medical care.

### **Reimbursement of Expenses**

If, after obtaining confirmation from Sun Life's ETA provider that you are insured and a medical emergency exists, you pay for services or supplies that were eligible for advances, Sun Life will reimburse you.

To receive reimbursement, you must provide Sun Life with proof of the expenses within 30 days of returning to the province where you live. Your employer can provide you with the appropriate claim form.

### **Your Responsibility for Advances**

You will have to reimburse Sun Life for any of the following amounts advanced by Sun Life's ETA provider:

- any amounts which are or will be reimbursed to you by your provincial medicare plan.
- that portion of any amount which exceeds the maximum amount of your insurance under this plan.
- amounts paid for services or supplies not insured by this plan.
- amounts which are your responsibility, such as deductibles and the percentage of expenses payable by you.

---

Sun Life will bill you for any outstanding amounts. Payment will be due when the bill is received. You can choose to repay Sun Life over a 6 month period, with interest at an interest rate established by Sun Life from time to time. Interest rates may change over the 6 month period.

### **Limits on Emergency Travel Assistance Insurance**

There are countries where Sun Life's ETA provider is not currently available for various reasons. For the latest information, please call Sun Life's ETA provider before your departure.

Sun Life's ETA provider reserves the right to suspend, curtail or limit its services in any area, without prior notice, because of:

- a rebellion, riot, military up-rising, war, labour disturbance, strike, nuclear accident or an act of God.
- the refusal of authorities in the country to permit Sun Life's ETA provider to fully provide service to the best of its ability during any such occurrence.

### **Liability of Sun Life or Sun Life's ETA provider**

Neither Sun Life nor Sun Life's ETA provider will be liable for the negligence or other wrongful acts or omissions of any physician or other health care professional providing direct services included under this group plan.

---

## Dental Insurance Provision (Dental Care)

### Benefit

In this section, *you* means the member and all dependants insured for the Dental Insurance Benefits.

This dental plan pays for eligible expenses that you incur for dental procedures provided by a licensed dentist, denturist, dental hygienist and anaesthetist while you are insured under this group plan.

You will be reimbursed when you submit proof to Sun Life that you have incurred any of the eligible expenses for necessary dental services performed by a dentist. To determine the amount payable, the total eligible expenses claimed are adjusted as follows:

1. the deductible, which must be satisfied each benefit year, is subtracted,
2. the reimbursement percentage is applied, and
3. the maximums specified in the Summary of Insurance are applied.

The intentional omission, misrepresentation or falsification of information relating to any claim constitutes fraud.

For each dental procedure, only reasonable expenses will be insured, up to the usual charge for the most economical alternate procedure, service or treatment consistent with accepted dental practice. In no case will the eligible expense be more than the fee stated in the appropriate Dental Association Fee Guide specified in the Summary of Insurance.

When deciding what will be paid for a procedure, Sun Life will first find out if other or alternate procedures could have been done. These alternate procedures must be part of usual and accepted dental work and must obtain as adequate a result as the procedure that the dentist performed. Sun Life will not pay more than the reasonable cost of the least expensive alternate procedure.

For an implant related crown or prosthesis, Sun Life will pay the benefit that would have been payable under this plan for a tooth supported crown or a non implant related prosthesis, respectively. Sun Life will take into account any limitations that would have applied if there had been no implant. All other expenses related to implants, including surgery charges, are not covered.

If you receive any temporary dental service, it will be included as part of the final dental procedure used to correct the problem and not as a separate procedure. The fee for the permanent service will be used to determine the usual and reasonable charge for the final dental service.

An expense must be claimed for the benefit year in which the expense is incurred. You incur an expense on the date your dentist performs a single appointment procedure. For procedures which take more than one appointment, you incur an expense once the entire procedure is completed, except for orthodontic procedures where an expense is incurred for each appointment.

---

## **Predetermination**

Sun Life suggests that you submit an estimate, before the work is done, for any major treatment or any procedure that will cost more than \$500. You should submit a completed dental claim form that shows the treatment that the dentist is planning and the cost. Both you and the dentist will have to complete parts of the claim form. Sun Life will tell you how much of the planned treatment is insured. This way you will know how much of the cost you will be responsible for before the work is done.

## **Co-ordination of Benefits**

If you or your dependants are covered under this plan and another plan, Sun Life will co-ordinate benefits under this plan with the other plan following insurance industry standards. These standards determine which plan you should claim from first.

The plan that does not contain a co-ordination of benefits clause is considered to be the first payer and therefore pays benefits before a plan which includes a co-ordination of benefits clause.

For dental accidents, health plans with dental accident coverage pay benefits before dental plans.

Following payment under another plan, the amount of benefit payable under this plan will not exceed the total amount of eligible expenses incurred less the amount paid by the other plan.

Where both plans contain a co-ordination of benefits clause, claims must be submitted in the order described below.

### **Claims for you and your spouse should be submitted in the following order:**

1. the plan where the person is covered as an employee. If the person is an employee under two plans, the following order applies:
  - the plan where the person is covered as an active full-time employee,
  - the plan where the person is covered as an active part-time employee,
  - the plan where the person is covered as a retiree.
2. the plan where the person is covered as a dependant.

### **Claims for a dependent child should be submitted in the following order:**

1. the plan where the dependent child is covered as an employee,
2. the plan where the dependent child is covered under a student health or dental plan provided through an educational institution,
3. the plan of the parent with the earlier birth date (month and day) in the calendar year,
4. the plan of the parent whose first name begins with the earlier letter in the alphabet, if the parents have the same birthdate.

The above order applies in all situations except when parents are separated/divorced and there is no joint custody of the dependent child, in which case the following order applies:

1. the plan of the parent with custody of the dependent child,
2. the plan of the spouse of the parent with custody of the dependent child,
3. the plan of the parent not having custody of the dependent child,
4. the plan of the spouse of the parent not having custody of the dependent child.

---

When you submit a claim, you have an obligation to disclose to Sun Life all other equivalent coverage that you or your dependants have.

## Claims

To make a claim, complete the claim form that is available from your employer. The dentist will have to complete a section of the form.

In order for you to receive benefits, Sun Life must receive a claim no later than 90 days after the earlier of:

- the end of the benefit year during which you incur the expenses, or
- the end of your Dental Insurance Benefits.

For the assessment of a claim, Sun Life can require the dentist's statement of the treatment received, pre-treatment x-rays and any additional information that Sun Life considers necessary.

Sun Life has the right to recover all overpayments of benefits either by deducting from other benefits or by any other available legal means.

Limitation period for Ontario:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Limitations Act, 2002*.

Limitation period for any other province:

Every action or proceeding against an insurer for the recovery of insurance money payable under the policy is absolutely barred unless commenced within the time set out in the *Insurance Act* or other applicable legislation of your province or territory.

## Payments After Termination

If the Dental Insurance Benefits terminate, you will still be insured for procedures to repair natural teeth damaged by an accidental blow if the accident occurred while you were insured, and the procedure is performed within 6 months after the date of the accident.

## Exclusions and Limitations

Sun Life will not pay for services or supplies payable or available (regardless of any waiting list) under any government-sponsored plan or program unless explicitly listed as covered under this benefit.

Sun Life will only pay for a procedure that has a reasonably favourable prognosis in the opinion of Sun Life.

Sun Life will not pay for:

- procedures performed primarily to improve appearance.
- the replacement of dental appliances that are lost, misplaced or stolen.
- charges for appointments that you do not keep.
- charges for completing claim forms.
- services or supplies for which no charge would have been made in the absence of this insurance.
- supplies usually intended for sport or home use, for example, mouthguards.

- 
- procedures or supplies used in full mouth reconstructions (capping all of the teeth in the mouth), vertical dimension corrections (changing the way the teeth meet) including attrition (worn down teeth), alteration or restoration of occlusion (building up and restoring the bite), or for the purpose of prosthetic splinting (capping teeth and joining teeth together to provide additional support).
  - charges related to the temporomandibular joint (TMJ) treatment, except otherwise indicated in the list of eligible expenses.
  - transplants, and repositioning of the jaw.
  - experimental treatments.

Sun Life will also not pay for dental work resulting from:

- the hostile action of any armed forces, insurrection or participation in a riot or civil commotion.
- teeth malformed at birth or during development.
- participation in a criminal offence.

---

## Dental Insurance Provision – Preventive Benefit

### Eligible Expenses

Your dental benefits include the following procedures used to help prevent dental problems. They are procedures that a dentist performs regularly to help maintain good dental health.

#### *Oral examinations*

1 complete examination every 36 months.

1 recall examination every 6 months.

Emergency or specific examinations.

#### *X-rays*

1 complete series of x-rays or 1 panorex every 36 months.

1 set of bitewing x-rays every 6 months.

X-rays to diagnose a symptom or examine progress of a particular course of treatment.

#### *Other services*

Required consultations between two dentists.

Polishing (cleaning of teeth) and topical fluoride treatment once every 6 months.

Emergency or palliative services.

Diagnostic tests and laboratory examinations.

Removal of impacted teeth and related anaesthesia.

Provision of space maintainers for missing primary teeth.

Pit and fissure sealants.

Oral hygiene instruction once every 6 months.

### Exclusions and Limitations

No benefit is payable for expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

---

## Dental Insurance Provision – Basic Benefit

### Eligible Expenses

Your dental benefits include the following procedures used to treat basic dental problems.

#### *Fillings*

Amalgam, composite, acrylic or equivalent.

#### *Extraction of teeth*

Removal of teeth, except removal of impacted teeth (Preventive Benefit).

#### *Basic restorations*

Prefabricated metal restorations and repairs to prefabricated metal restorations, other than in conjunction with the placement of permanent crowns.

#### *Endodontics*

Root canal therapy and root canal fillings, and treatment of disease of the pulp tissue.

#### *Periodontics*

Treatment of disease of the gum and other supporting tissue.

#### *Occlusal equilibration*

Occlusal equilibration/adjustment in units of 15 minutes up to a maximum of 8 units in a benefit year.

#### *Denture repair, rebase and reline*

Denture repairs, rebase or reline of an existing partial or complete denture.

#### *Oral surgery*

Surgery and related anaesthesia, other than the removal of impacted teeth (Preventive Benefit).

### Exclusions and Limitations

No benefit is payable for expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

---

## Dental Insurance Provision – Major Benefit

### Eligible Expenses

Your dental benefits include the following procedures used to treat major dental problems.

#### *Major restorations*

Inlays and onlays. Crowns and repairs to crowns, other than prefabricated metal restorations (Basic Benefit).

#### *Repair*

Repair of bridges.

#### *Prosthodontics*

Construction and insertion of bridges or standard dentures. Charges for a replacement bridge or replacement standard denture are not considered an eligible expense during the 5 year period following the construction or insertion of a previous bridge or standard denture unless:

- it is needed to replace a bridge or standard denture which has caused temporomandibular joint disturbances and which cannot be economically modified to correct the condition.
- it is needed to replace a transitional denture which was inserted shortly following extraction of teeth and which cannot be economically modified to the final shape required.

### Exclusions and Limitations

No benefit is payable for expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

---

## **Dental Insurance Provision – Orthodontic Benefit**

### **Eligible Expenses**

Your dental benefits include the following procedures used to treat misaligned or crooked teeth.

The insurance includes orthodontic examinations, including orthodontic diagnostic services and fixed or removable appliances such as braces.

The following orthodontic procedures are insured:

- interceptive, interventive or preventive orthodontic services, other than space maintainers (Preventive Benefit).
- comprehensive orthodontic treatment, using a removable or fixed appliance, or combination of both. This includes diagnostic procedures, formal treatment and retention.

### **Exclusions and Limitations**

No benefit is payable for expenses incurred under any of the conditions listed on the Dental Insurance Provision page as an Exclusion or Limitation.

## **Respecting your privacy**

Our Purpose is to help our Clients achieve lifetime financial security and live healthier lives. We collect, use and disclose your personal information to: develop and deliver the right products and services; enhance your experience and manage our business operations; perform underwriting, administration and claims adjudication; protect against fraud, errors or misrepresentations; tell you about other products and services; and meet legal and security obligations. We collect it directly from you, when you use our products and services, and from other sources. We keep your information confidential and only as long as needed. People who may access it include our employees, distribution partners such as advisors, service providers, reinsurers, or anyone else you authorize. At times, unless we're prohibited, they may be outside your jurisdiction and your information may be subject to local laws. You can always ask for your information and to correct it if needed. In most cases, you have a right to withdraw your consent, but we may not be able to provide the requested product or service. Read our Global Privacy Statement and local policy at [www.sunlife.ca/privacy](http://www.sunlife.ca/privacy) or call us for a copy.

## **You have a choice**

We will occasionally inform you of other financial products and services that we believe meet your changing needs. If you do not wish to receive these offers, let us know by calling 1-877-SUN-LIFE (1-877-786-5433).