



Canadian Baptist Ministries and the Conventions and Unions

Divisional Description:

Baptist Union Of Western Canada - Division 1

Baptist Convention Of Ontario & Quebec - Division 2

Canadian Baptist Ministries - Division 3

Union d'Eglises Baptistes Francaises Au Canada - Division 4

United Baptist Convention Of The Atlantic Provinces - Division 5

Group Policy Numbers: GH 37223

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Group Policy Numbers: GH 37223

Employee Name: _____

Certificate Number: _____

Welcome to Your Group Benefits Program

Group Policy Effective Dates: December 1, 1991

As a valued employee, you are entitled to the medical and financial security of your Group Benefit Program, provided by Canadian Baptist Ministries and the Conventions and Unions in partnership with Manulife Financial.

This Benefit Booklet has been specifically designed with your needs in mind, providing easy access to the information you need about the benefits to which you are entitled.

Group Benefits are important, not only for the financial assistance they provide, but also for the security they provide for you and your family, especially in case of unforeseen needs.

Your Plan Administrator can answer any questions you may have about your benefits, or how to submit a claim.

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How to Use Your Benefit Booklet

Designed with Your Needs in Mind

This booklet provides the information you need about your Group Benefits and has been specifically designed with YOUR needs in mind. It includes:

- a detailed Table of Contents, allowing quick access to the information you are searching for,
- an Explanation of Common Insurance Terms, which provides a brief explanation of the terms used throughout this Benefit Booklet,
- a clear, concise explanation of your Group Benefits, and
- information you need, and simple instructions, on how to submit a claim.

Important Note

The purpose of this booklet is to outline the benefits for which you are eligible as an employee of Canadian Baptist Ministries and the Conventions and Unions. The information in this booklet is a summary of the provisions of the Group Policy. The booklet, in either its paper or electronic form, is provided for information purposes only and does not create or confer any contractual rights or obligations. All rights and obligations of Canadian Baptist Ministries and the Conventions and Unions and Manulife Financial are governed by the paper version of the Group Policy (available from your Plan Administrator). In the event of a discrepancy between this booklet (paper or electronic version) and the Group Policy, the terms of the Group Policy will apply. No alteration of this booklet is permitted by any person, except by an authorized representative of Manulife Financial.

Important Note

Possession of this booklet alone does not mean that you or your dependent(s) are insured. The Group Policy must be in effect and you must satisfy all the requirements of the Policy.

We suggest you read this benefit booklet carefully, then file it in a safe place with your other important documents.

Explanation of Common Insurance Terms

Automobile

Automobile

a motorized land vehicle which does not operate on rails or crawler treads, not including a two-wheeled vehicle, farm-type tractor, or any equipment which is primarily designed for off-road use.

Child(ren)

Child(ren)

- your unmarried children (including adopted, foster and step-children) who are less than 21 years of age. Unmarried children, who are full-time students and dependent upon you for support, will be eligible until age 25.
- any mentally or physically handicapped child may remain insured past the maximum age. The child, upon reaching maximum age, must still be incapable of self-sustaining employment and be completely dependent on you for support and maintenance.

Immediate family member

Immediate family member

you, your spouse or child, your parent or your spouse's parent, your brother or sister, or your spouse's brother or sister.

Loss of Life

Loss of Life

for Accidental Death & Dismemberment, death resulting from one of the following:

- an accidental injury visible on the surface of the body or disclosed by an autopsy.
- a disease or infection resulting directly from an accidental injury.
- an accidental drowning.

Spouse

Spouse

a person who either:

- is married to you through an ecclesiastical or civil ceremony, or
- although not legally married to you, continuously cohabits with you in a conjugal relationship, which is recognized as such in the community in which you reside, for at least 12 months at the time of application. The term conjugal relationship shall be deemed to include a conjugal relationship between partners of the same sex.

Totally disabled

Totally disabled

wholly and continuously disabled by sickness or bodily injury which prevents the employee from working for remuneration or profit.

Why Group Benefits?

Government health plans can provide coverage for such basic medical expenses as hospital charges and doctors' fees. In case of disability, government plans (such as Employment Insurance, Canada/Quebec Pension Plan, Workers' Compensation Act, etc.) may provide some financial assistance.

But government plans provide only basic coverage. Medical expenses or a disability can create financial hardship for you and your family.

Private health care and disability programs supplement government plans and can provide benefits not available through any government plan, providing security for you and your family when you need it most.

Your Group Benefit Program is provided by Canadian Baptist Ministries and the Conventions and Unions, in partnership with The Manufacturers Life Insurance Company.

Your Plan Administrator

Your Plan Administrator is responsible for ensuring that all employees are covered for the Benefits to which they are entitled by submitting all required premiums, reporting all new enrolments, terminations, changes etc., and keeping all records up to date.

As a member of this Group Benefit Program, it is up to you to provide your Plan Administrator with the necessary information to perform such duties.

Your Plan Administrator is _____
Phone Number: (_____) _____ - _____

Please record the name of your Plan Administrator and contact number in the space provided.

Applying for Group Benefits

To apply for Group Benefits, you must submit a completed Enrolment or Reinstatement Application form, available from your Plan Administrator.

Why Group Benefits?

**Your Plan
Administrator**

**Applying for Group
Benefits**

Why Group Benefits?

Making Changes

Making Changes

To ensure that coverage is kept up-to-date for yourself and your dependents, it is vital that you report any changes to your Plan Administrator. Such changes could include:

- change in Dependent Coverage
- change of Beneficiary
- change in Name
- applying for coverage previously waived

To make such changes, you must complete the [Application for Change form](#), available from your Plan Administrator.

The Claims Process

How to Submit a Claim

All claim forms, available from your Plan Administrator, must be correctly completed, dated and signed. Remember, always provide your Group Policy Number and your Certificate Number to avoid any unnecessary delays in the processing of your claim.

Your Plan Administrator can assist you in properly completing the forms, and answer any questions you may have about the claims process and your Group Benefits Program.

How to Submit a Claim

Who Qualifies for Coverage?

Eligibility

Eligibility

You are eligible for Group Benefits if you:

- are a full-time salaried employee and work at least the required number of hours per week,
- are younger than the Termination Age,
- are residing in Canada.

For the Termination Age, please see the section entitled Your Group Benefits.

Note: Where used in this Benefit Booklet, the term employee shall also mean retiree.

Required Number of Hours

Required Number of Hours

Full-time employees - 20 hours per week

Effective Date of Coverage

Effective Date of Coverage

Your Group Benefits will be effective on the date you are eligible.

You must be actively at work for insurance to become effective. If you are not actively at work on the date your insurance would normally become effective, your insurance will take effect on the next day on which you are again actively at work.

Termination of Insurance

Termination of Insurance

Your Group Insurance will terminate on the earliest of:

- the date you cease to be an eligible employee,
- the date you enter the armed forces of any country on a full-time basis,
- the date the Group Policy terminates,
- the date you reach the Termination Age, or
- the date any required contribution is due but not paid.

Your Group Benefits

Accidental Death and Dismemberment

Accidental Death and Dismemberment

If you sustain an accidental injury while insured and suffer a loss specified in the Schedule of Losses below, this benefit provides financial assistance to you or your beneficiary. In the event of your death, the benefit is payable to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate. For losses other than Loss of Life, the benefit is payable to you.

The Benefit

Benefit Amount

AD&D - The Benefit

Non-retired employees under age 65 - \$25,000

Non-retired employees age 65 and over and retired employees - \$ 5,000

Termination Age - age 70

Schedule of Losses

AD&D - Schedule of Losses

A loss shown in the schedule is covered provided it:

- is a direct result of an accidental injury,
- occurs within 365 days from the date of the accidental injury, and
- is total and irreversible or irrecoverable.

Loss - Amount Payable

- Life - 100%
- Both hands or both feet - 100%
- Sight of both eyes - 100%
- One hand and one foot - 100%
- One hand and sight of one eye - 100%
- One foot and sight of one eye - 100%
- One arm or one leg - 75%
- One hand or one foot - 66 2/3%
- Sight of one eye - 66 2/3%
- Thumb and index finger of the same hand - 33 1/3%
- At least four fingers of the same hand - 33 1/3%
- All toes of one foot - 25%
- Hearing in both ears and speech - 100%

Your Group Benefits

- Speech - 66 2/3%
- Hearing in both ears - 66 2/3%
- Hearing in one ear - 25%
- Use of both hands or both feet - 100%
- Use of one arm or one leg - 75%
- Use of one hand or one foot - 66 2/3%
- Hemiplegia - 200%
- Paraplegia - 200%
- Quadriplegia - 200%

If you suffer more than one loss as a result of the same accident, the total benefit payable will not exceed the benefit amount, except for hemiplegia, paraplegia or quadriplegia, in which case the total benefit will not exceed 200%, provided such benefit is paid while the person is living.

No more than one loss, the largest, is payable for multiple injuries to the same limb.

Exposure and Disappearance

AD&D - Exposure and Disappearance

The benefit for a loss will also be payable if, as a result of an accidental injury, you suffer a loss due to unavoidable exposure to the elements of nature, within 365 days of the accident.

If as a result of the disappearance, wrecking or sinking of the conveyance in which you were riding at the time of an accident, you disappear and the body is not found within 365 days following the accident, the benefit for loss of life will be payable on the presumption of death due to the accident.

Rehabilitation Expenses

AD&D - Rehabilitation Expenses

If, as a result of an accidental injury, you suffer a loss and must participate in a rehabilitation program in order to qualify for employment, reimbursement will be made for reasonable and necessary expenses actually incurred within 3 consecutive years of the accident.

The maximum benefit is \$10,000. Travelling, clothing and living expenses are not eligible.

Repatriation Expenses

AD&D - Repatriation Expenses

If you should die as a result of an accidental injury which occurs while travelling 150 kilometers or more from home, reimbursement will be made for reasonable and necessary expenses actually incurred for preparation of the body and transportation to the first resting place nearest home.

The maximum benefit is \$10,000.

Your Group Benefits

Family Transportation Expenses

***AD&D - Family
Transportation
Expenses***

If you suffer a loss as a result of an accidental injury and are confined to a hospital which is 150 kilometers or more from home, reimbursement will be made for reasonable and necessary expenses actually incurred by an immediate family member as follows:

- For hotel accommodation in the vicinity of the hospital.
- For transportation to and from the hospital. When transportation is by other than a vehicle licensed for fare-paying passengers, \$0.20 per kilometer will be payable.

The maximum benefit is \$2,000.

Dependent Education Expenses

***AD&D - Dependent
Education Expenses***

If you should die as a result of an accidental injury, reimbursement will be made for tuition expenses actually incurred after your death for each child who is enrolled as a full-time student at an accredited institute of higher learning above the secondary school level. Post-secondary tuition expenses will also be paid for each child who is enrolled at the secondary school level, provided the child enrolls as a full-time student at an institute above the secondary school level within 365 days after your death.

The maximum benefit per child per year is the lesser of \$5,000, or 5% of your benefit amount, for a maximum of 4 years. Travelling, clothing and living expenses are not eligible.

Spousal Occupational Training Expenses

***AD&D - Spousal
Occupational Training
Expenses***

If you should die as a result of an accidental injury and your spouse requires formal occupational training in order to qualify for employment in an occupation for which your spouse is not sufficiently qualified, reimbursement will be made for reasonable and necessary expenses actually incurred for such a program within 3 years following the accident.

The maximum benefit is \$10,000. Travelling, clothing and living expenses are not eligible.

Seat Belt Benefit

***AD&D - Seat Belt
Benefit***

If you die as a result of an accidental injury while driving or riding in an automobile, an additional amount equal to 10% of the Principal Amount mentioned will be paid, provided all the following conditions are met:

- The automobile is equipped with seat belts.
- The seat belt was in actual use and properly fastened at the time of the accident.
- The position of the seat belt is certified in the official report of the accident or by the investigating police officer.

Your Group Benefits

Non-Duplication of Expenses

AD&D - Non-Duplication of Expenses

Expenses which are eligible under this benefit for which you are also eligible under any other benefit, policy, or plan providing similar coverage will be paid first under such other benefit, policy or plan. Any expenses not paid will then be considered under this benefit, subject to any stated maximum.

The total amount of payments from all coverages combined will not exceed 100% of the eligible expenses incurred.

Submitting a Claim

AD&D - Submitting a Claim

To submit an Accidental Death Claim, your beneficiary must complete a Life Claim form . To submit a Dismemberment Claim, you must complete an Accidental Dismemberment Claim form . Both forms are available from your Plan Administrator, and require a physician's statement.

Your employer will provide the necessary claim forms. Proof of claim should be submitted within 90 days of the following events:

- for losses shown in the Schedule of Losses, the date of loss.
- for Waiver of Premium, completion of a qualifying period of 6 consecutive months.
- for Reimbursement Expenses - the date the expense was incurred

A claim for loss of use of a specific body member must be submitted within 90 days after the expiration of the 365 day period following such loss.

Waiver of Premium

AD&D - Waiver of Premium

If you become totally disabled, coverage for your Accidental Death & Dismemberment benefit will continue without payment of premium.

Waiver of Premium Conditions

AD&D - Waiver of Premium Conditions

Once your application for Waiver of Premium is approved, premiums for your Accidental Death & Dismemberment benefit will be waived from the premium due date coincident with or immediately following commencement of benefit payments until the earliest of the following events:

- You are no longer totally disabled.
- Your coverage would normally cease, for any reason other than termination of the policy, if you were not totally disabled.
- The date of your death.

Your Group Benefits

Exceptions

No benefit will be payable for any claim arising as a direct or indirect result of:

AD&D - Exceptions

- Suicide or self-inflicted injuries while sane or insane.
- War, or any act of war, whether declared or not.
- Service in the armed forces of any country which is in a state of war.
- Riding in, boarding or leaving, or descending from, any aircraft if:
 - you are the pilot, the operator, or a member of the crew.
 - the aircraft is owned, operated or leased by or on behalf of the employer.
 - the aircraft is piloted by an unlicensed person.
 - the aircraft does not have a valid certificate of airworthiness.

Conversion Privilege

If your Group Benefits terminate or reduce, you may be eligible to convert your Accidental Death & Dismemberment Insurance to a Personal AD&D policy, without medical evidence. You must apply for the coverage, and pay the first monthly premium within 31 days of the termination of your Accidental Death & Dismemberment Insurance. If you suffer a loss during this 31-day period, the amount of Accidental Death & Dismemberment Insurance available for conversion will be payable, even if you didn't apply for conversion.

***AD&D - Conversion
Privilege***

For more information on the conversion privilege, please see your Plan Administrator.

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