

Company Policy on Extension of Employee Benefits During Leaves of Absence

Maternity/Paternity Leave

While on government-legislated Maternity or Parental leave, all benefits for which premiums are 100% employer-paid will continue. Benefits that are paid in full or in part by the employee may continue provided the employee remits their portion of the premiums. Once a selection is made, coverage will either continue or be terminated for the duration of the leave. Employees waiving any benefit for which they pay premiums should sign a waiver form.

Sick Leave & Short-Term Disability

While on Sick Leave or Short-Term Disability, all benefits for which premiums are 100% employer-paid will continue. Benefits that are paid in full or in part by the employee will continue and arrangements made to collect premiums or have them repaid through payroll deduction upon returning to work.

Long-Term Disability

If an employee is approved for Long-Term Disability and Waiver of Premium for Life Insurance benefits, all other benefits, (with the exception of Short-Term Disability, if applicable), will continue for a maximum period of 'X' months from the end of the LTD waiting period or to age of 65, whichever is earlier.

NOTE: Benefits will terminate if the following should occur during this period:

- * The benefits contract, or the claimant's employment is terminated.
- * The employee becomes eligible for benefits through another employer.
- * The employee is no longer a permanent full-time resident of Canada.
- * The employee stops remitting premiums for their share of the benefit premiums.

Non-Approved Leave of Absence

All benefits will be terminated at midnight on the last day worked.

Approved Leave or Lay-off

According to the terms of the contract, benefits will continue for a period of 'X'.

** This is not a legal document, and is intended solely for informational purposes.*