



International Union of Operating Engineers (IUOE) Benefit Summary

This is a general summary of the coverage provided under your group plan and should be read together with the information contained in your employee benefit booklet. For more information, including exclusions, limitations and other conditions, please refer to the appropriate sections of your employee benefit booklet.

General Information

Waiting Period	The waiting period for your group plan is 3 months of continuous employment in a benefit eligible position.
Termination	Termination of coverage may vary from benefit to benefit as indicated in this Summary. Coverage may also end on an earlier date, as specified in the <i>General Information</i> section of your benefit booklet.

Short-Term Disability

Maximum amount	66 2/3% of your weekly basic earnings up to a maximum of \$1,539/week. The maximum amount may be reduced by income provided from other sources as described in the <i>Short-Term Disability</i> section of your benefit booklet.
Elimination period	Accident – none General Anaesthetic/hospitalization overnight - none Illness – 14 calendar days of uninterrupted total disability In any case, you will be eligible for Short-Term Disability payments on the date you are hospitalized.
Maximum benefit period	24 weeks from original date of disability.
Termination	When you retire or are no longer eligible for benefits; whichever is earlier.

Long-Term Disability

Maximum amount	66 2/3% of your monthly basic earnings up to a maximum of \$11,111/month . The maximum amount may be reduced by income provided from other sources as described in the <i>Long-Term Disability</i> section of your employee benefit booklet.
Elimination period	24 weeks or after the last day benefits are payable under any Short Term Disability loss of income or other salary continuance plan, whichever is later.
Maximum benefit period	The period ending on the last day of the month in which you reach age 65. Benefits may also end on an earlier date as specified in the <i>Long-Term Disability</i> section of your benefit booklet.
Termination	The day you reach age 65 less the elimination period or the day you retire, whichever is earlier.

Life

Employee Basic Life

Amount	One times your annual basic earnings rounded to the next higher \$1,000. Maximum – \$500,000
Termination	When you retire, reach age 80, or are no longer eligible for benefits; whichever is earlier.

Employee Optional Life

Amount	You can choose one or two times your annual basic earnings. Maximum – \$500,000 combined for Basic and Optional Life
Proof of good health	Approval required for any increase in that coverage requested by the employee after initial eligibility.
Termination	When you retire, reach age 80, or are no longer eligible for benefits; whichever is earlier.