

## PART VII

### TRAVEL MEDICAL EMERGENCY

*Underwritten by R.S.A.  
(Members and Dependents)*

This coverage is extended to Insured Employees/Members and dependents requiring emergency medical care while traveling outside of Canada for up to thirty (30) days because of an accident or illness. Your Emergency Travel Medical coverage provided through RSA and Global Medical Excel Management will cover your eligible medical expenses, as well as help you find your proper medical care.

#### 1. Eligibility

Refer to General Information, Part VIII.

#### 2. Global Excel Management

Global Excel provides professional assistance personnel who are available twenty-four (24) hours daily, worldwide to Participants while traveling outside of Canada.

Please contact Global Excel when you:

- are injured on the job while working outside of Canada;
- are hospitalized or about to be hospitalized;
- need assistance in locating proper medical care nearest you;
- are required to provide insurance verification (may be confirmed by physician or hospital through Global Excel directly);
- are in an accident requiring medical treatment;
- have a medical problem and require a translation service; or
- encounter any serious medical problem.

#### 3. Claims Submission

RSA has an agreement with Global Excel to pay claims and coordinate the payment of claims with the Provincial Health Insurance Plan. Therefore, Participants must submit a single travel claim along with other pertinent information to Global Excel and sign an authorization form allowing Global Excel to recover payment from the Provincial Health Insurance Plan. In the event of an emergency while traveling outside of Canada, please call:

- Canada and USA – 1-866-870-1898
- Mexico – 001-800-514-1518
- Collect – (819) 566-1898

Your policy number is 1059342.

#### 4. Coverage Ceases

Your Emergency Travel Medical coverage terminates at the earlier of age 70, following the depletion of your Hour Bank Account and/or self-pay period, or if you are no longer an active Employee or Member in good standing with Westfair Foods Ltd./UFCW Local 1400 Benefit Plan. Refer to section below.

In order to be considered as Eligible Expenses, there are many benefits that require *prior* approval of Global Excel. **Please refer to RSA's Travel Medical Brochure for more detailed information.**

## PART VIII

### GENERAL INFORMATION

#### 1. Eligibility

*For Sick Pay*

A Member shall be eligible for benefits on the first day of the month immediately following a **six (6) month waiting period** during which the Member/Employee has accumulated at least 300 hours in his/her Hour Bank.

*For Prescription Drug, Visioncare, Ambulance, Paramedical, Travel Medical Emergency Coverage, Member Life Insurance and AD&D*

A Member/Employee and Eligible Dependents (excludes Sick Pay for Eligible Dependents) shall be eligible for benefits on the first day of the month following a two (2) month waiting period after you have attained an average of ten (10) hours of work per week and 17 hours of work per week for Dependents in a processing period (A processing period normally consists of twelve (12) weeks). **ELIGIBILITY OF BENEFITS WILL NOT COMMENCE UNTIL YOU HAVE BEEN EMPLOYED FOR AT LEAST 5 MONTHS.**

#### 2. Termination of Coverage

Coverage shall terminate on the earliest day on which one or more of the following events occur:

- insufficient hours or time worked to meet the benefit eligibility requirements;
- the Member terminates employment with the Participating Employer;
- the Member ceases to be a Member in Good Standing with the Union;
- the bargaining unit is decertified;
- the Participating Employer ceases operations;
- termination of the Benefit Plan;
- after 12 months, if the Member does not return from a temporary absence from employment including leave of absence, vacation, or maternity leave.

#### 3. How To Make A Claim

A supply of benefit forms should be available at your store. If additional benefit forms are required, please contact UFCW Local 1400 at (306) 384-5787 or the Administrator (refer below). For Life and AD&D claims, please contact the Administrator directly.

**For more information and for claims submission purposes, the Administrator is as follows:**

**Coughlin & Associates Ltd.**  
**PO Box 764**  
**Winnipeg, MB**  
**R3C 2L4**

**Toll Free: 1-800-665-0122**  
**E-mail: [winwebmaster@coughlin.ca](mailto:winwebmaster@coughlin.ca)**  
**(inquiries only)**

## PART IX

### IMPORTANT NOTICE

This brochure is for your general information only; however, it is not the Plan Document and does not grant or confer any contractual rights. In these pages, you will find a brief description of the benefits that you are entitled to, the rules covering eligibility for these benefits and the procedures that should be followed in the event that it is necessary for you to make a claim. The final determination of any claim, questions or problems that may arise will be governed by the Trustees and the Plan Document.

**In the event of any variation or discrepancy between the information in this brochure and the provision of the Plan Document, the latter will prevail.**

It should be noted that the Trustees may amend the Benefit Plan at any time, in whole or in part, provided that such amendment does not contravene any provision of the Trust Agreement, or its purpose or objective including maintaining the financial stability of the Plan.

#### 1. Notice Regarding Personal Information

When you apply for coverage under the Benefit Plan, the Administrator, Coughlin & Associates Ltd., will set up a file with personal information relevant to your benefit coverage under the Plan.

The purpose of this file is to permit Coughlin & Associates Ltd. to administer all benefits provided to you, and to keep information specific to Coughlin's business relationship with you. This includes the following:

- underwriting and financial reporting;
- claims adjudication and management;
- internal and external audits;
- Preparation of regulatory and statutory reports.

The files are kept in the office of the Plan Administrator. The staff of Coughlin & Associates Ltd. have access to the file when required for benefit purposes.

You have certain rights of access and correction with respect to the information in your file. A request for access or correction must be in writing and may be sent to the Plan Administrator, Coughlin & Associates Ltd., PO Box 764, Winnipeg, Manitoba, R3C 2L4.

#### 2. Privacy

Effective January 1, 2004, the Federal Personal Information Protection and Electronic Documents Act (PIPEDA) governs the collection, use and disclosure of all personal data by all Canadian commercial organizations. Thus, every transaction involving the handling of personal data (collection, use, transfer, disclosure, storage, accessing, processing, etc.) has to be conducted in accordance with the Act.

Coughlin & Associates Ltd. is committed to respecting your right to privacy and safeguarding your personal information. For more information regarding Coughlin's Privacy Policy, please contact Coughlin & Associates Ltd. directly or via the website [www.coughlin.ca](http://www.coughlin.ca)

## PART X

### ELIGIBLE DEPENDENTS

Eligible Dependents means the spouse and the unmarried financially dependent children of an Employee. A spouse is a person who is legally married to the Employee, or who has cohabited with the Employee for at least one year in a common-law relationship if neither are married, or who has cohabited with the Employee for at least 3 years in a common-law relationship if either remains legally married to another person. Only one spouse can be considered a Dependent. If a Member has more than one spouse, the person designated by the Member as the spouse shall be considered to be the spouse. A dependent child is a natural child, legally adopted child, or stepchild who has not reached his 18th birthday, or if enrolled in a full-time course of education, has not reached his 25th birthday, or is over age 18 and is not capable of self-sustaining employment by reason of mental or physical handicap. A child of a common-law spouse is considered a Dependent if the child meets the foregoing age requirements.

# UFCW LOCAL 1400

## BENEFIT PLAN

### GARDA CANADA SECURITY CORPORATION

**- DIVISION 07 -**



## FEBRUARY 2017

