



**Enterprise Holdings
Policy # 373147**

Please read carefully the following description of your RBC Long Term Disability Income Protection insurance plan.

Your Plan

Eligibility

All employees are eligible for LTD coverage if you are an active employee in Canada working a minimum of 40 hours per week.

All Part time employees of the Province of Ft Saskatchewan in active employment are covered for LTD.

New Hire Waiting Period

Newly hired employees coverage is effective on the first day of the third consecutive calendar month following the date of full time employment.

Benefit Amount

Monthly LTD Benefit:

- The lesser of: 66.7% of your pre-disability pay and 85% of your pre-disability pay minus other income benefits
- To a maximum of \$12,500

The total benefit payable to you on a monthly basis (including all benefits provided under this plan) will not exceed 100% of your monthly earnings, unless the excess amount is payable as a Cost of Living Adjustment.

Your disability benefit may be reduced by the amount of other income replacement benefits you receive for the same disability, such as benefits from The Canada Pension Plan, Worker's Compensation, etc.

Definition of Disability

You would be considered disabled and eligible for benefits because of sickness or injury if:

- you are limited from performing the material and substantial duties of your regular occupation; and
- you have a 20% or more loss in indexed monthly earnings due to the same sickness or injury.

You will continue to receive benefits if:

- after benefits have been paid for 24 months, you are working in any occupation and continue to have a 20% or more loss in indexed monthly earnings due to your sickness or injury; or
- you are not working and, due to the same sickness or injury, are unable to perform the duties of any gainful occupation for which you are reasonably fitted by education, training or experience.

Elimination Period

The Elimination Period is the length of time of continuous disability which must be satisfied before you are eligible to receive benefits.

LTD benefits would begin after 90 days of disability, as described in the definition above.

Benefit Duration

Your duration of benefits is based on your age when the disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. Benefits are payable to age 65 if you age at disability is under 64. If your age at disability is between age 64 and 65, the maximum benefit period is 1 year.

Gainful Occupation

Gainful occupation means an occupation that is or can be expected to provide you with an income within 12 months of your return to work that exceeds:

- 80% of your indexed monthly earnings, if you are working
- 60% of your indexed monthly earnings, if you are not working

Income Taxation

The taxability of benefits depends on how premium was taxed during the plan year in which you become disabled. Whether you pay 100% of the premium or you and your Employer share in the cost, if premium for the plan year is paid with **post-tax** dollars, your benefits **will not** be taxed. If premium for the plan year is paid with **pre-tax** dollars, your benefits **will** be taxed. If premium for the plan year is paid partially with post-tax dollars and partially with pre-tax dollars, then a portion of your benefits will be taxed.

Additional Benefits

Rehabilitation and Return to Work Assistance

RBC has a vocational Rehabilitation and Return to Work Assistance program available to assist you in returning to work. If we determine you are eligible to participate in a Rehabilitation and Return to Work Assistance program, you must participate in order to continue to receive your monthly disability benefits. We will provide you with a written Rehabilitation and Return to Work Assistance plan developed specifically for you. This program may include, but is not limited to the following benefits:

- coordination with your Employer to assist your return to work;
- adaptive equipment or job accommodations to allow you to work;
- vocational evaluation to determine how your disability may impact your employment options;
- job placement services;
- resume preparation;
- job seeking skills training; or
- education and retraining expenses for a new occupation.

If you are participating in a Rehabilitation and Return to Work Assistance program, we will also pay an additional disability benefit of 10% of your gross disability payment to a maximum of \$1,000 per month. In addition,

we will make monthly payments to you for 3 months following the date your disability ends, if we determine you are no longer disabled while:

- you are participating in a Rehabilitation and Return to Work Assistance program; and
- you are not able to find employment.

Child Care Expense Benefit

If you are disabled and participating continuously in a Rehabilitation and Return to Work Assistance program, and are incurring child care expenses for your dependent children, you may receive the Child Care Expense Benefit: \$250 per child, per month to a maximum of \$1,000 per month for all eligible children combined to reimburse your incurred expenses.

Eligible dependent children are defined as those who are:

- under the age of 15; or
- incapable of providing their own care on a daily basis due to their own physical handicap or mental retardation.

Waiver of Premium

You will not be required to pay LTD premiums as long as you are receiving LTD benefits.

Survivor Benefit

RBC will pay your eligible survivor a lump sum benefit equal to 3 months of your gross disability payment.

This benefit will be paid if, on the date of your death, your disability had continued for 180 or more consecutive days, and you were receiving or were entitled to receive payments under the plan. If you have no eligible survivors, payment will be made to your estate, unless there is none. In this case, no payment will be made. However, we will first apply the survivor benefit to any overpayment which may exist on your claim.

***Limitations/Exclusions/
Termination of Coverage***

***Pre-existing Condition
Exclusion***

You have a pre-existing condition if:

- you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage; or you had symptoms for which an ordinarily prudent person would have consulted a health care provider in the 3 months just prior to your effective date of coverage; and
 - the disability begins in the first 12 months after your effective date of coverage
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Instances When Benefits Would Not Be Paid

Benefits would not be paid for disabilities caused by, contributed to by, or resulting from:

- intentionally self-inflicted injuries;
- active participation in a riot;
- war, declared or undeclared, or any act of war;
- attempt to commit or commission of a crime whether or not you have been charged.
- loss of professional license, occupational license or certification;
- pre-existing conditions (see definition).

RBC will not pay a benefit for any period of disability during which you are incarcerated.

Mental and Nervous

Disabilities due to mental illness will be treated as any other disability, whether or not you are confined to a hospital.

Termination of Coverage

Your coverage under the policy ends on the earliest of the following:

- The date the policy or plan is cancelled;
- The date you no longer are in an eligible group;
- The date your eligible group is no longer covered;
- The last day of the period for which you made any required contributions;
- The last day you are in active employment except as provided under the covered layoff or leave of absence provision.

RBC will provide coverage for a payable claim which occurs while you are covered under the policy or plan.

Delayed Effective Date of Coverage

Insurance will be delayed if you are not in active employment because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective.

Questions

If you should have any questions about your coverage, please contact your Plan Administrator.

This plan highlight is a summary provided to help you understand your insurance coverage from RBC. If the terms of this plan highlight summary differ from your policy, the policy will govern.

Underwritten by:

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