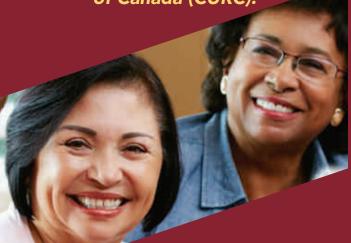
Canadian Benefits Consulting
Group is a progressive, wholly
Canadian owned company
equipped to assist clients
with all aspects of employee
benefits, plan design, payroll
deductions, claims adjudication,
administration and pensions.

Founded in 1980, Canadian
Benefits has been serving
the needs of both organized
labour and Not-for-Profit
organizations for more than
35 years. For more than 15 years,
Canadian Benefits Consulting Group
has administered a retiree benefits
program sponsored by the
Congress of Union Retirees
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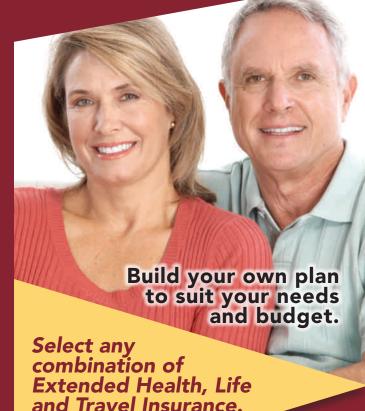
Canadian Benefits Consulting Group

2300 Yonge Street, Suite 3000 P.O. Box 2426 Toronto, ON M4P 1E4 Tel: 416-488-7755 Toll Free: 1-800-268-0285 Fax: 416-488-7774 Email: retireebenefits@canben.com

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Benefit Plan For Union Retirees



Providing protection to Retirees and their families



Extended Health Insurance

We offer over 11 different Health plan variations. Plan Members can choose from the LINK or ZONE plans, both administered by Green Shield Canada. These plans will supplement your Provincial Health Insurance coverage. You can choose Extended Health Benefits, as well as adding on a combination of Dental, Prescription Drugs, and/or Hospital coverage.

If you are losing your group health insurance coverage because of a career change, job loss, or retirement, and you are age 79 or younger, you are eligible to apply for any of the 4 LINK plans within 90 days of losing your group coverage.

If you are age 75 or younger, you are eligible to apply for any of the 7 **ZONE** plans, whether you have had previous group health coverage or not.

Coverage under the majority of these plan options is guaranteed without medical qualification.

Life Insurance, Accidental Death & Dismemberment and Funeral Expense Benefit

If you are under the age of 70 and your Life Insurance coverage has terminated within the last 60 days, you are eligible to apply for retiree Life Insurance.

Coverage Includes:

- Guaranteed Issue no medical questionnaire, as long as applicant meets eligibility requirements
- Lifetime coverage
- \$10,000 Basic Life Insurance Benefit, reduces to \$7,500 at age 70
- \$5,000 Funeral Expense Benefit
- \$25,000 Accidental Death & Dismemberment, coverage terminates at age 70

How to Apply

- Plan members can apply online or download a paper application through our website at www.canben.com and click "Retiree Benefits"
- You can review plan design details and monthly premium rates. For a paper application and information package, please contact our office.



Visit our website or contact us to review all the plan details and find the best option for you and your family.

Travel Insurance

A medical emergency away from home without travel insurance can cause considerable financial difficulty and ruin a vacation. We offer flexible medical and non-medical plans that will protect you while you travel.

Please call or e-mail us before your next trip for coverage details and a quote.

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