

Accident Protection when you need it.



Take advantage of The UnionAdvantage Plan
with a no-cost introductory offer.

Made available by your Union and Union Savings.

UNION  SAVINGS

UnionAdvantage for added peace of mind.

Accidents happen. No one wants to imagine it will touch their family, yet sadly, every day, every hour, an accident will claim the life of someone in Canada. Even more will need hospitalization due to an accident — almost 300,000 each year. Many will find themselves facing steep financial burdens as a result, especially at a time when cutbacks in provincial health care programs continue steadily. UnionAdvantage can help ensure this doesn't happen to you.

Financial Protection designed around you.

The UnionAdvantage Plan was developed exclusively for our members. It provides important benefits to help you get back on your feet after an accident. These benefits are tax-free under current Canadian law. Even if you already have an existing plan, UnionAdvantage helps close important gaps. In fact, thousands of our members are currently enrolled in the program and have already received significant benefits.

How does the UnionAdvantage program work?

The first level of the program is your complimentary coverage. It's yours, at no cost to you! You will get \$2,500 of coverage, at no cost to you for one full year. This coverage can assist you with the financial burdens in the event of a covered accident. Simply fill out and mail the enclosed enrollment form to ACE INA Life Insurance in the postage paid return envelope. It's that easy.

Most of our members also purchase additional coverage. Expenses following an accident can add up quickly and the program's second level of coverage will provide you with increased protection — at a special price exclusive to union members. This Comprehensive Plan also provides you with extra benefits such as rehabilitation and fracture benefits, hospital cash and trauma counselling services.

What benefits do I get with the Comprehensive Plan?

If an accident happens to you and your insured family — at any time, anywhere — you're protected with these benefits:

Up to \$36,500 for Hospitalization: You'll be paid \$100 for every day you are hospitalized due to a covered accident — for up to 365 days — to help take care of the extra

expenses provincial and private health plans do not cover. As government cut-backs increase, this coverage will become extremely important to each and every one of us.

Up to \$6,000 for Hospitalization in an Intensive Care Unit: The UnionAdvantage Plan will pay you \$200 each day you require Intensive Care as a result of a covered accident, for up to 30 days.

\$100,000 for Permanent and Total Disability: You will receive a lump sum benefit of \$100,000 if a covered accident leaves you permanently and totally disabled.

\$100,000 for Paralysis: The UnionAdvantage Plan offers a lump sum benefit of \$100,000 if a covered accident leaves you with paralysis of all four limbs (quadriplegia); or one lateral side of your body (hemiplegia); or paralysis of both lower limbs (paraplegia).

\$100,000 for Loss or Loss of Use: You will be paid a lump sum benefit of \$100,000 if, as a result of a covered accident, you suffer the loss, or the loss of use of both arms or both legs or both hands or both feet or sight in both eyes, or any combination of these. For the accidental loss, or the loss of use of one arm or one leg or one hand or one foot, or sight in one eye, the UnionAdvantage Plan will protect you with a lump sum benefit of \$50,000.

\$50,000 for Loss of Speech: You will receive a lump sum benefit of \$50,000 if you suffer a loss of speech due to a covered accident.

Up to \$15,000 for Rehabilitation: If you have received Permanent and Total Disability, Paralysis, or Loss or Loss of Use benefits under the UnionAdvantage Plan, you are covered for \$1,000 a month for 15 months, on top of your awarded benefit amount, to help cover the cost of your rehabilitation.



\$50,000 for Accidental Death: In addition to any other insurance coverage you have arranged, the UnionAdvantage Plan also provides a lump sum benefit of \$50,000 in the event of a covered fatal accident, to help assist your family financially.

Up to \$5,000 for Fractures: You will receive up to \$5,000, if as a result of a covered accident, you suffer a covered fracture.

Trauma Counseling: If as a result of a covered accident you require trauma counselling, you will be reimbursed for the cost of six trauma counselling sessions.

Strike Benefit: If you are out of work as a result of an officially sanctioned strike or lock-out, your premiums will be waived for up to 6 months.

What additional benefits do I get with the Comprehensive Plus Plan?

Up to \$15,000 for Wheelchair Accessibility: If you have received a Loss of Use benefit, you will be reimbursed up to \$15,000 for the costs of alterations to your home or auto, in the case where such injuries requires you to use of a wheelchair to be ambulatory.

Up to \$5,000 for Funeral Arrangements: In addition to any other insurance coverage you have arranged, the UnionAdvantage Plan will cover up to \$5,000 for the actual expense incurred for preparing the deceased for burial or cremation.

\$5,000 for Wearing a Seat Belt: If you have received a loss benefit as a result of a covered accident, you will receive an additional lump sum of \$5,000, if at the time of the accident, you were wearing a properly fastened seat belt.

Special Tuition Benefit

The Special Tuition Benefit is available as an option if you purchase the Comprehensive or Comprehensive Plus Plan. The Special Tuition Benefit will pay, a lump sum of \$25,000 maximum payment per insured person to use as payment for actual tuition expenses or to invest for the future education of your children, when injuries covered by this policy result in loss of life .

Can you provide further details on what benefits this product covers?

Yes, the chart below illustrates the benefits in detail.

UnionAdvantage Plan Benefits		Amount of Coverage	
Type of Coverage	Complimentary Plan	Comprehensive Plan	Comprehensive Plus Plan
Hospitalization (up to 1 year)	Not applicable	\$100/day	\$100/day
Intensive Care Unit (up to 30 days)	Not applicable	\$200/day	\$200/day
Fracture	Not applicable	\$5,000	\$5,000
Permanent & Total Disability (under 65)	\$1,000	\$100,000	\$100,000
Paralysis (Hemi/Para/Quadriplegia)	\$1,000	\$100,000	\$100,000
Loss or Loss of Use of:			
• Both arms or both legs or both hands or both feet	\$1,000	\$100,000	\$100,000
• One arm or one leg or one hand or one foot	\$500	\$50,000	\$50,000
Loss of Sight:			
• In both eyes	\$1,000	\$100,000	\$100,000
• In one eye	\$500	\$50,000	\$50,000
Loss of Speech	\$500	\$50,000	\$50,000
Rehabilitation	Not applicable	\$15,000	\$15,000
Accidental Death	\$2,500	\$50,000	\$50,000
Home Alteration and Vehicle Modification	Not applicable	Not applicable	Up to \$15,000
Funeral Benefits	Not applicable	Not applicable	\$5,000
Seat Belt Benefit	Not applicable	Not applicable	\$5,000
Special Tuition Benefit	Not applicable	\$25,000	\$25,000

The Comprehensive Plan and the Comprehensive Plus Plan also include 6 Trauma Counselling sessions. Premiums are waived for up to 6 months if you are on an officially sanctioned strike or lock-out.

How much does coverage cost?

See table below for rates:

Monthly Premiums	Complimentary Plan	Comprehensive Plan	Comprehensive Plus Plan
Member	No charge	\$10.40 per month	\$11.40
Member & Spouse	Not available	\$14.85 per month	\$16.25
Member, Spouse & Children	Not available	\$17.75 per month	\$19.75
Member & Children	Not available	\$13.30 per month	\$14.90
		Special Tuition Benefit please add \$2.40 to your applicable premium.	Special Tuition Benefit please add \$2.40 to your applicable premium.

Please note the following important points:

- A) The complimentary UnionAdvantage coverage is available at no cost to you only.
 - B) You and your spouse (if between the ages of 18 and 74), and dependent children up to age 20 (up to age 25 if full-time students) are eligible for benefits under the Comprehensive Plan and the Comprehensive Plus Plan.
 - C) Spousal benefits under the Comprehensive Plan and the Comprehensive Plus Plan are equal to 50% of your benefits.
 - D) Eligible children's benefit under the Comprehensive Plan and the Comprehensive Plus Plan are equal to 25% of your benefits.
 - E) At age 65, Permanent and Total Disability coverage terminates and all other benefit amounts reduce by 50%.
 - F) Unless ACE INA Life Insurance is advised to the contrary in writing, benefits are paid directly to you, if living. Otherwise, benefits are paid to your estate.
 - G) If more than one loss under Permanent and Total Disability, Paralysis, Accidental Death and Loss and or Loss of Use occurs, only the largest single benefit is paid.
- This document is an outline of coverage designed to explain the benefits and conditions of this insurance. It is not a contract. Your Certificate of Insurance will govern as to specific details.

Who is eligible to enroll in the Plan?

Any member in good standing aged 18 through 74 qualifies for The Complimentary UnionAdvantage Plan.

For both the Comprehensive and the Comprehensive Plus Plan, members in good standing aged 18 through 74 and their spouses aged 18 through 74 are eligible. A spouse is defined as a person legally married to the Member, or a person with whom the Member has resided in a common-law relationship for at least 12 months. Dependent children may be insured to age 20 (or to age 25, if full-time students) provided they are dependent upon the Member for support and maintenance.

When does the coverage take effect?

Coverage begins on the first day of the month following the month in which your Enrollment Form is processed by ACE INA Life Insurance.

When does coverage terminate?

The Complimentary UnionAdvantage Plan:

Coverage terminates on the earliest of:

- your 75th birthday;
- one year from the effective date of your coverage;
- the first day of the month following the month in which your written cancellation notice is received by ACE INA Life Insurance.

The Comprehensive UnionAdvantage Plans:

Coverage terminates on the earliest of:

- your 75th birthday;
- 30 days from the date a premium is due and unpaid;
- the first day of the month following the month in which your written cancellation notice is received by ACE INA Life Insurance.

Will my UnionAdvantage Plan premiums increase if I submit a claim?

No. You will not be singled out for a premium increase. However, ACE INA Life Insurance can adjust the premium rate on a group basis.

What is not covered?

Like all insurance there are limitations and exclusions which apply. Kindly refer to your Certificate of Insurance for the complete list of exclusions or call 1 877 534-3655 and one of our customer care representatives will assist you in understanding what is not covered.

Will my coverage change as I grow older?

Yes. Insured persons 65 or over are not eligible for Permanent and Total Disability coverage but qualify for 50% of all remaining benefits.

What does "Permanent and Total Disability" mean?

Permanent and Total Disability means a person is completely unable to perform as a direct result of an Accident for 365 consecutive days, without assistance from another person, at least two of the following activities of daily living: eating, getting in or out of bed, dressing, toileting, or walking.

The disability must be determined to be total, permanent, and irreversible and certified to be such by a physician acceptable to ACE INA Life Insurance. The insured person's inability to actually obtain employment is not a criteria to qualify for this benefit. Actual Permanent and Total Disability is the only measurement which will be used.

In certain instances early payment can be made under the "Accelerated Benefit Provisions."

The Plan offers some distinct advantages:

- UnionAdvantage assists in filling the financial gaps left by your provincial or private health care.
- The money paid to you is tax-free under current Canadian law.
- A mediation/arbitration process on disputed claims.
- You have 30 days to look over your policy. If you're not happy with it, you are under no obligation to keep the coverage.

Accidents don't only
happen to others.

Don't wait until an accident
happens to think about getting
the insurance coverage
you and your family deserve.

Complete the enrollment form now.

The program was designed specifically to suit our members' needs. Thousands of your fellow members are already enjoying the benefits of the plan.

To take advantage of the no cost introductory offer or to enroll in one of the Comprehensive Plans call today toll free at: 1-877-534-3655

PRIVACY STATEMENT: When you apply to enroll in The UnionAdvantage Plan (the "Plan"), underwritten by ACE INA Life Insurance ("ACE"), the information in ACE's existing insurance files and the information requested on your Acceptance Form is required by ACE, its reinsurers and third party authorized agents to process your acceptance, and if approved, administer your insurance policy, assess claims and detect fraud. ACE will create a file with your insurance information and in the event of a claim, with such information as ACE obtains from you and other sources, for the purposes of considering your claim and administering benefits under the Plan. Access to this file will be restricted to those employees, third party authorized agents and reinsurers who require access to administer the Plan and process claims and persons authorized by law. You may request to review your personal information in this file or request to make a correction by writing to: The Privacy Officer: ACE INA Life Insurance. From time to time, there may be available to you, additional products and services, including insurance services, through ACE or its third party authorized agents, which may be of interest to you. Your consent to the use or disclosure of your personal information for the purposes of offering you additional products and services is optional.



UNION LOCAL UFCW CANADA LABEL 832

The ACE Group of Companies have assets of over \$43 billion and operations in almost 50 countries around the world. The origins of the ACE Group of Companies dates back to 1792 and has been providing insurance protection for Canadians since 1889.

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