

**CAUT  
CONTRACT ACADEMIC STAFF**

CAUT is pleased to provide you with the opportunity to participate in this Group Benefits Program.

Benefits are an integral part of your employment and as such provide security and peace of mind for you and your dependants during time of sickness.

By being part of a larger group your family can enjoy higher coverage amounts than normally available. It is the intent of CAUT to improve the benefit levels to the Membership on an ongoing basis.

The CAUT Benefits Program is operated at arm's length and the administration duties have been contracted out to: Canadian Benefits Consulting Group. The Benefits Committee meet on a quarterly basis to review the operation of the Plan, monitor the development of the program, negotiate improvements, contractual interpretations, underwriting revisions, debatable claims situations and generally oversee the effectiveness of the program.

It is our hope that Membership will utilize the Plan and recognize the benefits provided to you by being a Member of CAUT.

**Basic Life Insurance**

- ◆ **\$15,000**
- ◆ Terminates at earlier of age 70 or retirement

**Accidental Death and Dismemberment**

- ◆ Same coverage as Basic Life Insurance
- ◆ Terminates at earlier of age 70 or retirement

**Optional Life (Member / Spouse)**

- ◆ Units of \$10,000
- ◆ Maximum of \$200,000
- ◆ Terminates at earlier of age 70 or retirement
- ◆ All amounts require evidence of Insurability

**Critical Illness (Optional) (Member / Spouse)**

- ◆ Member flat: \$15,000
- ◆ Spouse flat: \$15,000
- ◆ Each Child: \$3,000
- ◆ Terminates at earlier of age 65 or retirement
- ◆ All amounts require evidence of Insurability

**Health Care Benefits**

- ◆ No Deductible
- ◆ Annual Maximum of \$2,500
- ◆ 80% Reimbursement
- ◆ Drug card for drugs that legally require a prescription to be purchased
- ◆ Semi-private Hospital
- ◆ Prescription Eyewear—\$100 every 24 months, 12 months for children, reimbursed at 100%
- ◆ Private Duty Nursing—\$10,000 every 3 years
- ◆ Paramedical coverage to an overall maximum of \$300 per year per practitioner
- ◆ Out of Canada Emergency coverage, 100% reimbursement
- ◆ Terminates at age 70

**Dental Care Benefits**

- ◆ No Deductible
- ◆ Current General Practitioners' Fee Guide Minus 2 years
- ◆ Basic dental including:
  - Checkups
  - X-rays
  - Extractions
  - Fillings
  - Cleaning
  - Denture Repairs
  - Endodontic & Periodontal Services
- ◆ Checkups are eligible every 9 months
- ◆ Dental 1 (Basic) 80% reimbursement to a \$750 calendar year maximum

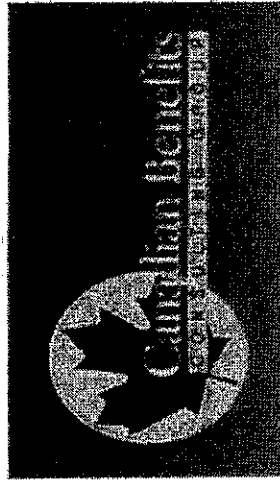
**Comments**

This brochure is only a brief outline of your coverages. A benefit booklet will be given to you in the near future, if you have any immediate questions, please contact your plan administrator.

If there is any discrepancy between this brochure and the Policy Contract, the Contract will apply without exception.

*The Plan is administered by:  
Canadian Benefits Consulting  
Group*

*and is underwritten by:  
Industrial Alliance*



**CONTRACT ACADEMIC  
STAFF  
BENEFIT PLAN**

*Effective Date: January 1, 2005*

**LOOK AT THE BENEFITS  
NOW AVAILABLE TO YOU  
THROUGH CAUT**

**Endorsed By:**



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