

What happens to benefits if...

	<i>A member goes on Short Term Disability (STD)</i>	<i>A member goes on Long-Term Disability (LTD) *</i>	<i>A member goes on Maternity / Parental Leave **</i>	<i>A member goes on a Leave with Pay** (i.e. Sabbatical or Education Leave)</i>	<i>An employer grants a member a Leave without Pay or a Pastor in between calls (maximum leave of 12 months)**</i>	<i>An employer grants a member an Unpaid Educational Leave**</i>	<i>A member leaves employment</i>	<i>A member dies before retirement</i>	<i>A member retires</i>
<i>DC Component</i>	Member continues to pay Required and DC Optional contributions; employer contributions continue to be paid.	Required member contributions are waived; member has option of continuing DC Optional contributions; employer contributions continue to be deposited to member's DC account as long as member remains eligible for LTD; members earnings are indexed to CPI - maximum 3%.	Required member contributions are waived; member has option of continuing DC Optional contributions, employer contributions continue to be paid. Members continue to get contributions for up to 12 months, or longer if provincial legislation requires it.	Member continues to pay Required and DC Optional contributions; employer contributions continue to be paid.	Required member contributions are waived; member has option of continuing DC Optional contributions, employer has option of continuing employer contributions.	Required member contributions are waived; member has option of continuing DC Optional contributions, employer contributions continue to be paid.	Vested after two years***, if not vested - refund of member contributions and investment earnings (may transfer to a personal RRSP). If vested - account balance transferred from plan to eligible retirement vehicles.	Vested after two years***, if not vested - refund of member contributions and investment earnings paid to eligible spouse (or beneficiary if no spouse). If vested - benefits paid to eligible spouse (or beneficiary if no spouse). Spouse can transfer account balance from plan to eligible retirement vehicles.	Vested after two years***, if not vested - refund of member contributions and investment earnings (may transfer to a personal RRSP). If vested - account balance transferred from plan to eligible retirement vehicle. Funds must be used to start a retirement income by the end of the year member turns age 71. Member cannot participate in plan after the end of the year that they turn age 71.
<i>DB Component</i>	Member continues to pay Required and DC Optional contributions; employer contributions continue to be paid.	Required member DB contributions are waived; as long as member remains eligible for LTD member continues to earn service, earnings are indexed to CPI- maximum 3%. Member has option of continuing Optional DC contributions.	Required member contributions are waived; employer contributions continue to be paid; members continue to earn service up to 12 months, or longer if provincial legislation requires it. Member has option of continuing Optional DC contributions.	Member continues to pay Required and DC Optional contributions; employer contributions continue to be paid.	Required member contributions are waived; member has option of continuing DC Optional contributions, employer has option of continuing employer contributions.	Required member contributions are waived; member has option of continuing DC Optional contributions, employer contributions continue to be paid.	Vested after two years***, option of deferred pension or transfer lump sum from plan to eligible retirement vehicle (available to age 55). If re-employed after December 31, 2011 members enrolled in DC Plan.	Vested after two years***, spouse receives the greater of 1) a lifetime 66 2/3rd pension payable at members age 55 or date of death if member over age 55 or: 2) the commuted value of the death benefit prescribed by legislation. Spouse can transfer account balance from plan to eligible retirement vehicles.	Refund of contributions with interest if not vested***. Normal retirement is age 65 but may take a reduced pension as early as age 55. Normal form of survivor benefit for members with a spouse is 66 2/3% pension with a five year guarantee, Normal form for single is life guaranteed 10 years. Optional forms available. Members must retire and start their pension by the end of year in which they turn age 71. Members cannot earn further service after age 71.
<i>Flex Credits</i>	Continue	Continue	Continue	Continue	Continues if employer pays employer contribution	Continue	Flex credits stop	Flex credits stop	Flex credits stop

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<i>Medical</i>	Coverage continues, member continues to pay their share of contributions.	Coverage continues at the level in effect prior to LTD unless member has a qualifying event or returns to work. LTD member continues to pay their share of contributions.	Coverage continues at the level in effect prior to leave unless member has a qualifying event or returns to work. Member continues to pay their share of contributions.	Coverage continues at the level in effect prior to leave and member continues to pay premium. Coverage continues for a maximum of 12 months.	If employer contributions continue to be paid, member must pay member contributions. If member elects not to pay they must opt out of plan entirely. If employer contributions are not continuing to be paid, member has option of paying both the employer and employee contributions. Coverage continues for a maximum of 12 months.	Coverage continues at the level in effect prior to leave unless member has a qualifying event or returns to work. Member continues to pay their share of contributions. Coverage continues for a maximum of 12 months.	Coverage ceases on termination date. All claims must be submitted no later than 90 days from termination date.	Coverage ceases on date of death. All claims must be submitted no later than 90 days from date of death.	Coverage ceases on termination date under the plan for employees. Members who qualify and retire before July 1, 2012 or who are age 60 with 15 years of service as of July 1, 2010 may elect to participate in LCC's Post-Retirement Benefits Plan.
<i>Dental</i>	Coverage continues, member continues to pay their share of contributions.	Coverage continues at the level in effect prior to LTD unless member has a qualifying event or returns to work. LTD member continues to pay their share of contributions.	Coverage continues at the level in effect prior to leave unless member has a qualifying event or returns to work. Member continues to pay their share of contributions.	Coverage continues at the level in effect prior to leave and member continues to pay premium. Coverage continues for a maximum of 12 months.	If employer contributions continue to be paid, member must pay member contributions. If member elects not to pay they must opt out of plan entirely. If employer contributions are not continuing to be paid, member has option of paying both the employer and employee contributions. Coverage continues for a maximum of 12 months.	Coverage continues at the level in effect prior to leave unless member has a qualifying event or returns to work. Employee continues to pay their share of contributions. Coverage continues for a maximum of 12 months.	Coverage ceases on termination date. All claims must be submitted no later than 90 days from termination date.	Coverage ceases on date of death. All claims must be submitted no later than 90 days from date of death.	Coverage ceases on termination date under the plan for employees. Members who qualify and retire before July 1, 2012 or who are age 60 with 15 years of service as of July 1, 2010 may elect to participate in LCC's Post-Retirement Benefits Plan.
<i>Long-Term Disability</i>	Coverage continues, member continues to pay contributions.	Coverage continues, premiums are waived.	Coverage continues at the level in effect prior to leave, member continues to pay contributions.	Coverage continues at the level in effect prior to leave and member continues to pay premiums. Coverage continues for a maximum of 12 months.	Coverage may continue if other benefits are continuing, coverage continues at the level in effect prior to leave, member continues to pay premiums. Coverage continues for a maximum of 12 months.	Coverage continues at the level in effect prior to leave, member continues to pay contributions. Coverage continues for a maximum of 12 months.	Coverage ceases on termination date.	Coverage ceases on date of death.	Coverage ceases on termination date.

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Employee Life (Basic and Optional)	Coverage continues, member continues to pay their share of contributions.	Coverage continues, if member qualifies for premium waiver, premiums are not required.	Coverage continues at the level in effect prior to leave, member continues to pay contributions.	Coverage continues at the level in effect prior to leave and member continues to pay premium. Coverage continues for a maximum of 12 months.	If employer contributions continue to be paid, member must pay member contributions. If member elects not to pay they must opt out of plan entirely. If employer contributions are not continuing to be paid, member has option of paying both the employer and employee contributions. Coverage continues for a maximum of 12 months. Option to convert life insurance to an individual policy within 31 days after coverage ceases.	Coverage continues at the level in effect prior to leave, member continues to pay contributions. Coverage continues for a maximum of 12 months. Option to convert life insurance to an individual policy within 31 days after coverage ceases.	Coverage ceases - Option to convert life insurance to an individual policy within 31 days after coverage ceases.	Coverage ceases-coverage amount is paid to beneficiary.	Coverage ceases - Option to convert life insurance to an individual policy within 31 days after coverage ceases
Dependent Life	Coverage continues, 100 % employer paid	Coverage continues, if you qualify for premium waiver under the Basic Life insurance your dependent life premiums are not required.	Coverage continues, 100 % employer paid.	Coverage continues for a maximum of 12 months.	Coverage continues if employer contributions continue to be paid. If employer contributions are not continuing to be paid, member has option of paying the employer contributions. Coverage continues for a maximum of 12 months. Spouse has the option to convert dependent life insurance to an individual policy within 31 days after coverage ceases.	Coverage continues for a maximum of 12 months, 100 % employer paid.	Coverage ceases-Spouse has the option to convert dependent life insurance to an individual policy within 31 days after coverage ceases.	Coverage ceases-spouse has the option to convert dependent life insurance to an individual policy within 31 days after coverage ceases.	Coverage ceases-spouse has the option to convert dependent life insurance to an individual policy within 31 days after coverage ceases.

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Optional Spouse and Child Life	Coverage continues, member continues to pay their share of contributions.	Coverage continues, if you qualify for premium waiver under the Basic Life insurance your Optional Spouse and Child Life premiums are not required.	Coverage continues, member continues to pay their share of contributions.	Coverage continues at the level in effect prior to leave and member continues to pay premium. Coverage continues for a maximum of 12 months.	If employer contributions continue to be paid, member must pay member contributions. If member elects not to pay they must opt out of plan entirely. If employer contributions are not continuing to be paid, member has option of paying both the employer and employee contributions. Coverage continues for a maximum of 12 months. Spouse has the option to convert coverage to an individual policy within 31 days after coverage ceases.	Coverage continues at the level in effect prior to leave, member continues to pay their share of contributions. Coverage continues for a maximum of 12 months. Spouse has the option to convert coverage to an individual policy within 31 days after coverage ceases.	Coverage ceases - spouse has the option to convert coverage to an individual policy within 31 days after coverage ceases.	Coverage ceases -spouse has the option to convert coverage to an individual policy within 31 days after coverage ceases.	Coverage ceases - spouse has the option to convert coverage to an individual policy within 31 days after coverage ceases.
Employee, Spouse and Child Accident Insurance	Coverage continues, member continues to pay their share of contributions.	Coverage continues, if member qualifies for premium waiver under the Basic Life insurance your Accident insurance premiums are not required.	Coverage continues, member continues to pay their share of contributions.	Coverage continues at the level in effect prior to leave and member continues to pay premium. Coverage continues for a maximum of 12 months.	If employer contributions continue to be paid, member must pay member contributions. If member elects not to pay they must opt out of plan entirely. If employer contributions are not continuing to be paid, member has option of paying both the employer and employee contributions. Coverage continues for a maximum of 12 months.	Coverage continues at the level in effect prior to leave, member continues to pay their share. Coverage continues for a maximum of 12 months.	Coverage ceases.	Coverage Ceases.	Coverage Ceases.

**Employer contributions are pooled - they are not specifically charged to the employer for a particular employee but built into the overall rate. Employee contributions are deducted from LTD benefit payments.*

*** Employers are advised to make arrangements with members to pay their share of the costs prior to leave commencement.*

**** Vesting may be immediate depending on your province of employment.*

Note: While on a leave of absence with or without pay or an educational leave, coverage is limited to 12 months.