



# Layoff Benefits Coverage for Unionized Employees

## Policy 153173

Once an employee is on layoff, benefit coverage will be expired as follows:

- ☐ Life and Accidental Death Insurance – last day of the following month from the effective date of layoff
- ☐ Extended Health/Vision – on the last day of the last month worked
- ☐ Dental – on last day worked

An employee who is already covered for benefits may elect to maintain coverage for Extended Health and Life Insurance benefits (excluding Dental) while on layoff status for a maximum of one (1) year.

**In order to extend this coverage while on layoff, the Pay Direct Response Sheet at the end of this document MUST be filled in and sent to Employee Services by fax, email, or mail within 1 month of receiving this information sheet.**

Personal cheque(s) must be made payable to Canadian Pacific stating your employee number on the cheque(s). Monthly cheques must be sent no later than the 20<sup>th</sup> of the month in order for the following month to be covered.

Monthly Pay Direct Rates for UNIFOR, IBEW, MWED, CPPA & RCTC				
Effective March 1st 2024				
To Maintain Benefit Coverage for:	Quebec	Ontario	Manitoba	All Other Provinces
Dental	\$100.93	\$100.00	\$92.60	\$92.60
Extended Health	\$97.67	\$96.78	\$89.61	\$89.61
Life Insurance and AD&D	\$11.57	\$11.46	\$11.36	\$10.61
Total Combined Payment	\$210.17	\$208.24	\$193.57	\$192.82
Monthly Pay Direct Rates for RTE				
To Maintain Benefit Coverage for:	Quebec	Ontario	Manitoba	All Other Provinces
Dental	\$94.41	\$93.54	\$86.61	\$86.61
Extended Health	\$130.64	\$129.44	\$119.85	\$119.85
Life Insurance and AD&D	\$11.37	\$11.27	\$11.16	\$10.43
Total Combined Payment	\$236.42	\$234.25	\$217.62	\$216.89
Monthly Pay Direct Rates for USWA				
To Maintain Benefit Coverage for:	Quebec	Ontario	Manitoba	All Other Provinces
Dental	\$97.85	\$96.95	\$89.77	\$89.77
Extended Health	\$112.78	\$111.75	\$103.47	\$103.47
Life Insurance and AD&D	\$11.17	\$11.07	\$10.97	\$10.25
Total Combined Payment	\$221.80	\$219.77	\$204.21	\$203.49

### Optional Life Insurance

If you also choose to maintain your Optional Life Insurance, you must contact the Employee Services to obtain the current pay direct monthly premium rate required to maintain coverage.

## Pay Direct Response Sheet

Employee Name: \_\_\_\_\_

Employee #: \_\_\_\_\_

I would like to maintain my benefits coverage after \_\_\_\_\_ as follows:  
Date

- ☐ Maintain Life Insurance coverage only
- ☐ Maintain Extended Health coverage only
- ☐ Maintain Life Insurance and Extended Health coverage
- ☐ I do not wish to maintain coverage

**I understand that I must send this Pay Direct Response Sheet within one month of receiving this information sheet in order to maintain benefits.**

**I understand that cheque(s) payable to Canadian Pacific must be sent no later than the 20<sup>th</sup> of the month in order for the following month to be covered. Failure to submit a cheque within the time frame will result in discontinued coverage as of the stated above.**

**Cheques received without this Pay Direct Response Sheet attached will be returned.**

**If I do not wish to maintain coverage, I understand that my coverage will expire as per Policy 153173.**

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

If you require any further assistance, please contact Employee Services.

Email:

[Employee\\_Services@cpkcr.com](mailto:Employee_Services@cpkcr.com)

Phone: 1-866-319-3900

Fax: 1-866-995-6959

Mail: **Canadian Pacific**  
Employee Services  
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