

## Participants on disability leave

	<p><b>Disability starting on April 1, 2023 or later</b></p>
<p><b>Waiting period for long-term disability</b> as defined in the Schedule of coverage</p>	<p><u>Participants with a status of permanent full-time employee:</u> 5 working days plus 104 weeks of the same disability period</p> <p><u>Participants with a status other than permanent full-time employee:</u> 7 calendar days, as of the first day on which the employee is scheduled to work, or as of the first day following the first 12 weeks of disability, whichever occurs first, plus 104 weeks of the same disability period</p>
<p><b>Start of waiver of premiums for all plans</b> as defined in the Schedule of coverage</p>	<p><u>For all employee status,</u> the waiver of premium starts at the end of the waiting period for long term disability</p> <p>(Example for a participant with a status of permanent full-time employee: 5 working days plus 104 weeks)</p>

**Disability starting on  
April 1, 2023 or later**

**Termination of a  
Waiver of  
Premiums**

**Health  
insurance and  
dental care  
plans**

as defined in article 2.1

The waiver of premiums terminates on the earliest of the following dates:

- a) the date of the end of the participant's disability period;
- b) the date of the end of a maximum period of 12 months following 104 weeks of the same period of disability, if the employment relationship is not maintained after that period;
- c) the date of the end of a maximum period of 24 months following 104 weeks of the same period of disability, if the employment relationship is maintained at this date;
- d) the date on which this contract terminates;
- e) the date on which the participant retires.

However, when a disability is recognized under the Act respecting industrial accidents and occupational diseases, the waiver of premiums continues to apply until the participant receives full income replacement benefits under the aforementioned act.

**Disability starting on  
April 1, 2023 or later**

**Termination of a  
Waiver of  
Premiums**

The waiver of premiums terminates on the earliest of the following dates:

- a) the date of the end of the participant's disability period;
- b) the date on which the participant turns 65.

**Life and long-term  
disability  
insurance plans**

as defined in article 2.2

However, if the disability begins at age 62 or later, the premiums for participant's basic life insurance, participant's optional life insurance (maximum: \$100,000), participant's basic and optional AD&D coverage and spouse's and dependent children's life insurance may continue to be waived beyond age 65, subject to a maximum period of 12 months following 104 weeks of the same period of disability, but not beyond the date on which the participant turns 71.

In all cases, the maximum duration for the waiver of premiums for participant's basic and optional AD&D insurance is 12 months following 104 weeks of the same period of disability and may not exceed the date on which the participant turns 71.

However, when a disability is recognized under the Act respecting industrial accidents and occupational diseases, the waiver continues to apply for participant's basic life insurance, participant's optional life insurance (maximum: \$100,000) and spouse's and dependent children's life insurance, for as long as the participant is entitled to full income replacement benefits under the aforementioned act.

**Disability starting on  
April 1, 2023 or later**

**Definition of net  
benefit  
for long-term  
disability**

The benefit payable under the salary insurance provided by the employer, less federal and provincial taxes, and less contributions to the Québec Pension Plan, to unemployment insurance and to the Québec Parental Insurance Plan (QPIP) and the premiums paid by the participant for all her group insurance plans under this contract.