

Canadian Fishing Company – Health coverage:

Medical

Extended Health

Dental

Eligibility

Premium payments (working and during layoff)

ARTICLE 14 MEDICAL AND EXTENDED HEALTH COVERAGE

14.01 Medical Services Plan

The contract currently held by the Companies signatory to this Agreement and the British Columbia Medical Services Plan, to provide medical care to employees classified herein and who qualify and who indicate their desire to be covered by the plan, shall remain in effect for the duration of this agreement.

14.02 Extended Health Benefits Plan

The contract currently held by the Companies signatory to this Agreement and the Medical Services Association to provide Extended Health Benefits Plan to employees classified herein and who indicate their desire to be covered by the plan, shall remain in effect for the duration of this Agreement.

14.03 Premium rates of B.C. Medical Services Plan and the Extended Health Benefits Plan of M.S.A. may be adjusted at any time as may be required to reflect changes in the coverage of either plan, or changes in the experience of the group.

14.04 Eligibility

To qualify for coverage under the B.C. Medical Services Plan and the Extended Health Benefits Plan of M.S.A., an employee must have gained "regular" employee status.

14.05 Application Forms

To ensure enrollment in both the Medical Services Plan and the Extended Health Benefits Plan, an employee must complete and sign the required application forms of both plans.

14.06 Payment of Premiums

Subject to the conditions set forth herein for prepaid premiums, the Company agrees to pay 80% of the premium of both plans for each month the employee is on the payroll.

14.07 Prepaid Premiums

To assist employees who are temporarily laid off to maintain their coverage under both plans the Company shall make the following contributions:

14.07.1 If an employee is laid off within five (5) months of the date of enrollment, the employee shall pay in advance the full monthly premium of both plans to maintain coverage.

- 14.07.2 If an employee is laid off after five (5) months from the date of enrollment, in the plans, the Company will pay 80% of the next three monthly premiums of both plans and 50% of the monthly premiums for the fourth to sixth month of layoff. Thereafter, the full premiums must be paid in advance by the employee to maintain his or her coverage.

ARTICLE 15 DENTAL PLAN

- 15.01 The contract currently held by the Companies signatory to this Agreement and the Medical Services Association to provide dental care to employees classified herein who qualify in accordance with the requirements of the Plan and who indicate their desire to be covered by the Plan, shall remain in effect for the duration of this Agreement.
- 15.02 **Reimbursements** - The Plan shall provide a maximum of 80% of Plan A – Basic Services and 60% of Plan B – Prosthetic Appliances and Crown and Bridge Procedures. Employees, their spouses and registered dependents shall be eligible for service under the provisions of the Plan. Effective February 1, 1988, Part C will be added to the Plan. This will cover dependent children to a lifetime maximum of \$850.00 (50% reimbursement).
- 15.03 **Premium Rate** may be adjusted at any time as may be required to reflect change in the experience of the group, and/or changes in dental service rates.
- 15.04 **Eligibility** – to qualify for coverage under the Dental Plan, an employee must have accumulated: either 1 year of 10 months service or the equivalent of 1250 hours service in a 10 month period, or either 2 consecutive years of at least 6 months of service or the equivalent of 1500 hours service in the two consecutive years, or either 3 consecutive years of at least 5 months of service or the equivalent of 1875 hours service in the three consecutive years.

For this purpose, the employee's anniversary date shall be used in determining the year; and a month's service is defined as a calendar month in which the employee has worked one hundred hours or more.

15.05 Payment of Premiums

Subject to the conditions set forth herein, for prepaid premiums the Company agrees to pay 80% of the premium for each month the employee is on the payroll.

15.06 Prepaid Premiums

To assist employees who are temporarily laid off to maintain their coverage for a full twelve (12) months after their date of enrollment the Company shall make the following contributions:

- 15.06.1 If the employee is laid off within five months of enrollment, the employee shall pay in advance the full monthly premium to maintain coverage to anticipated date of rehire.
- 15.06.2 If the employee is laid off after five months from date of enrollment in the Plan, or in subsequent years if the employee is laid off after five months on the payroll, in the twelve month period immediately following the date of rehire, the Company will pay 80% of the next three monthly premiums and 50% of the monthly premiums for the fourth to sixth month of layoff. Thereafter, the full premium must be paid in advance by the employee to maintain his or her coverage to the anticipated date of rehire.