

CUPW Life Insurance Plan

Basic and Optional



All CUPW Members In Good Standing

This benefit booklet

This booklet is one of six booklets about benefits. In each one, we have summarized what's covered under a particular plan and explained how to use the benefit.

Here is a list of the booklets, along with who is eligible for the different plans.

- Extended Health Care Plan (Urban Postal Operations)
- Vision and Hearing Plan (Urban Postal Operations, and Rural and Suburban Mail Carriers)
- Dental Care Plan (Urban Postal Operations)
- CPC Basic Life Insurance Plan and Paid Death Benefit (Urban Postal Operations)
- Disability Insurance Plan (Urban Postal Operations)
- CUPW Life Insurance Plan (all Members In Good Standing of CUPW)

For more information, contact Coughlin & Associates. Or talk to your steward, or a local officer.

This booklet is not a legal document

This booklet summarizes the group benefits to which you are entitled. Its purpose is to provide information about your plan. It is not a legal document. In the event of a question or dispute, the terms and entitlements of plan document number 87032 will prevail.

Do you have suggestions?

Please let us know if you found these booklets useful. More important, be sure to let us know how you think they could be improved. Is there additional information that you think should be included, or a question you think a particular booklet should answer?

If you have any questions or suggestions on how to improve these publications, please send them to:

Benefits Booklets
Canadian Union of Postal Workers
377 Bank Street
Ottawa ON
K2P 1Y3

Or, send an e-mail to: feedback@cupw-sttp.org. Please include the word "benefits" in the subject line.

Acknowledgements

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Illustrations and graphic design by Tony Biddle

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CUPE-SCFP

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About this plan



What is it?

This plan is called the CUPW Group Life Insurance Plan. It offers two types of insurance — basic and optional.

Basic Insurance

The Basic Life Insurance pays out benefits if you, your spouse, or your children die. The Basic Insurance is free of charge to all CUPW members in good standing, courtesy of the CUPW Insurance Trust.

Optional Insurance

Optional Life Insurance is additional life insurance coverage that you can purchase to cover you and your family. The Optional Insurance pays out benefits if someone covered by the insurance has a major loss — such as of a limb or eyesight — as a result of an accident. It also pays out more money in the event of death than the Basic Insurance — just how much more depends on how much extra insurance you buy.

This life insurance plan is sponsored by your union, the Canadian Union of Postal Workers. It's not part of the benefits under your collective agreement. The company that looks after the plan is Coughlin & Associates Ltd.



Who is eligible for coverage under this plan?

If you are a Member In Good Standing (MIGS) of the Canadian Union of Postal Workers you are eligible, as long as you are actively at work when you sign your CUPW union card.



Members who are eligible for the plan include:

- regular (permanent) and temporary employees in the urban postal operations group
- Rural and Suburban Mail Carriers (RSMCs)
- members who work for private-sector employers represented by CUPW
- members who work for newly-unionized workplaces that don't have a collective agreement yet

Retirees are also eligible, with certain rules and restrictions.



What is a Member In Good Standing (MIGS)?

A Member In Good Standing (MIGS) is someone who has signed a CUPW membership card, pays union dues and is actively at work (or on an approved leave.) If you are a Member In Good Standing when you retire, you can continue your CUPW life insurance without paying union dues, subject to other plan requirements. See *Are there special circumstances under which my coverage can continue?* on page 3.

CUPW members can lose their MIGS status for being three months or more behind in dues payments, or if they are suspended from the union for violating its constitution. Members who lose their MIGS status lose their life insurance coverage as well.



Don't I have life insurance with Canada Post?

If you are a permanent employee in the Canada Post urban operations unit you are entitled to Canada Post's Basic Life Insurance Plan and, (when you turn 65), the CPC Death Benefit. The Canada Post Basic Life Insurance Plan is different from the CUPW plan. See the Basic Life Insurance Plan and Canada Post Death Benefit booklet for information about CPC life insurance.



If I am covered by this plan, who else is covered?

The CUPW Insurance Plan covers you, your spouse and children. Under this plan, your spouse is:

- the person to whom you are married, or
- the person with whom you have been living in a common-law relationship for at least one year



Note: A divorced spouse is not considered a spouse under this plan.



About this plan

“Children” includes dependent children under the age of 21. A child who is a full-time student is covered up to the age of 25, and there is no age limit for offspring who are disabled and unable to support themselves. Coverage by the CUPW Life Insurance applies even if the disability occurs after age 21, provided the child remains dependent on you for financial support.



Note: Under this plan, a child must be at least 14 days old and cannot be a foster child.



When does coverage start?

Basic Life Insurance coverage begins on the date you become a member of CUPW, providing you are actively at work.

Optional Life Insurance coverage begins on the first day of the month following the approval of your application by the insurance company.



When does coverage end?

Coverage ends when the earliest of the following happens:

- you are no longer a member of CUPW or you lose your Member In Good Standing (MIGS) status
- your employment ends (unless you convert your group coverage to an individual policy)
- you take a job outside your CUPW bargaining unit, e.g., a temporary management position
- you are no longer an insurable employee (for example, you have attained age 70 and continue to work)
- you die



Are there special circumstances under which my coverage can continue?

If you quit...

All your life insurance coverage stops when you stop working for a CUPW-represented employer. You can, however, convert your coverage to an individual policy.

continued →



Are there special circumstances under which my coverage can continue? *(continued)*

| | |
|-------------------------------|--|
| When you retire... | <p>The amount of your Basic Life Insurance drops to \$1,000 when you retire and terminates when you turn 70. (Coverage for your spouse and children terminates when you retire.)</p> <p>You can continue your Optional Life Insurance after retirement. Coverage continues to the January 1 after you turn 70.</p> <p>If you take a medical retirement, your coverage will reduce to \$1,000 when you turn 65.</p> |
| If you don't retire... | <p>Your Basic Life Insurance coverage continues as long as you are at work and are a Member In Good Standing, until you turn 70. (This is a change that came into effect in February 2005. Coverage used to end at age 65.)</p> |
| Conversion... | <p>You can continue your Basic and Optional coverage after you quit or retire by converting your coverage to an individual policy and continuing to pay premiums. To qualify, you must have been covered by the insurance for at least five years and must make an application within 31 days after your group coverage terminates.</p> |



Enrolment

Is this plan mandatory? Do you need to enrol (sign up)?

Basic coverage: All Members In Good Standing are covered by the Basic Life Insurance Plan. You don't need to enrol to be covered, but you should fill out an application form from Coughlin. See *How do I sign up for the Basic Life Insurance?*, below.

Optional coverage: You must enrol to be covered by the Optional Life Insurance. See *How do I sign up for the Optional Life Insurance?*, below.

How do I sign up for the Basic Life Insurance?

Even though you are automatically covered by the Basic Insurance, you should still fill out an application form. It's a good idea to fill out the application, to let the insurance company know whom you've chosen as your beneficiary. See *Beneficiaries — beware!* on page 6. (Coughlin mails an application form and other information to all new CUPW members.)



The form you need is the Application for Group Life Insurance. It's a long two-sided sheet. For the Basic Insurance you only need to fill out the first page (Step One and Step Two), plus Step Five on the flip side. This form provides the insurance company with your personal information and the name of your beneficiary. The beneficiary is the person (or people) who will collect your insurance money in the event of your death. See *Beneficiaries — beware!* on page 6.

The “CUPW identification number” requested on the form is the number on your CUPW membership card. The application form is for “regular members in good standing”. The word “regular” does not refer to employment status under anyone’s collective agreement. Here, “regular” is used to describe the members who are automatically covered by the basic insurance. It excludes lifetime members and retirees (who can be covered, but are not covered automatically).



Do I have to provide all the personal information?

The Basic Insurance part of the application asks for the height and weight of you and your spouse (in Steps One and Two of the form). The insurance company uses these statistics to compare CUPW members to the general population when setting its rates. You do not have to provide your height and weight information to sign up for the Basic Insurance.

However, if you are applying for Optional Life Insurance, you must provide all the personal information requested, including the data requested in the medical questionnaire.

Your personal information is kept confidential. See *How do I know that the personal information I put on my insurance application will be kept confidential?*, on page 14.



Note: On the Step 2/Children's coverage part of the form, there is a box to check if you want to purchase extra insurance for your children. To insure your children, either you or your spouse must also buy some Optional Life Insurance.



How do I sign up for the Optional Life Insurance?

You must be a Member In Good Standing and actively at work (or on an approved leave) to apply for the Optional Life Insurance coverage.

To purchase Optional Life Insurance, you must fill out both sides of the Application for Group Life Insurance (Steps One to Five).



You check the box in Step Two to purchase \$10,000 of life insurance to cover your children. You complete Steps 3 and 4 to purchase extra insurance for you and your spouse.

Steps 3 and 4 include questions about your health, such as whether you (and/or your spouse) smoke, or have had treatment for various medical conditions over the past three years. You must answer these questions. Based on this information, the insurance company may refuse to provide extra coverage for you. However, even if the company denies you extra coverage, it could approve it for your spouse and children.

You pay monthly premiums for Optional Life Insurance. See *What are the costs?*, on page 10 for information on premiums.



Beneficiaries — beware!

You can leave your insurance money to family members, friends, charity, a combination of these things — or simply to your estate. Leaving it to your estate may seem like the easiest thing to do, but be aware that this option will create some extra hassles and expenses for whomever handles your affairs after your death: it's best to choose a beneficiary (or beneficiaries). If you leave your insurance money to a child (or children), you may wish to appoint a trustee to look after the money until they turn 18. If you are unsure about any of this, you should consider getting legal advice.

Important information on revocable and irrevocable beneficiaries (especially important if you live in Quebec)

If you are going to name (or change) your beneficiary, be sure to read the advice below.

There are two types of beneficiaries — **revocable** and **irrevocable**.

On the Application for Group Life Insurance, you may name one or more “revocable” or “irrevocable” beneficiaries. A revocable beneficiary can be changed at any time, by you. You change your beneficiary by filling out a Change of Beneficiary or Name Form; this form is available from the Coughlin company.

It is difficult — in some cases, impossible — to change an irrevocable beneficiary. Outside of Quebec, an irrevocable beneficiary can be changed only by the written consent of the beneficiary.

Under Quebec law, like everywhere else, you can designate beneficiaries as revocable



About this plan

or irrevocable. However, under Quebec law, your spouse is automatically designated as an irrevocable beneficiary **unless you say otherwise in writing**. You can make your spousal designation revocable by checking the appropriate box on the application form.

You can also use the Change of Beneficiary or Name Form to let Coughlin know if you have changed your name, or if a beneficiary has changed his or her name. Once you've filled out the form, you should mail it to Coughlin.



The forms, where to get them, and what to do with them

|  Name of form | Purpose | Basic Group Life Insurance Plan | Optional Group Life Insurance Plan |
|--|---|---------------------------------|------------------------------------|
| Application for Group Life Insurance <i>Steps 1, 2 and 5</i> | <ul style="list-style-type: none"> • Provide your contact information • Name your beneficiary(ies) | ✓ | |
| Application for Group Life Insurance <i>In addition to Steps 1, 2 and 5 you must also complete Steps 3 and 4</i> | <ul style="list-style-type: none"> • Purchase extra life insurance | | ✓ |
| Change of Beneficiary or Name Form | <ul style="list-style-type: none"> • Change your beneficiary • Inform the insurance company if you, someone else on the plan, or a beneficiary, has changed his or her name | ✓ | ✓ |



Where to get forms

Coughlin & Associates Ltd. mails forms and other information to all new CUPW members. If you did not receive the Coughlin information package, contact Coughlin at (613) 231-4433, or toll-free, (888) 304-2894 or go to the company's website at www.coughlin.ca/cupw. (See *Contact information* at the end of this booklet.)



What do I do with the forms?

You mail the form(s) to Coughlin & Associates in Ottawa. The Coughlin address is on the forms. It's also in the *Contact information* section at the end of this booklet.



How do I change my beneficiary?

New baby? Divorce? New relationship? If your personal situation has changed, you may wish to change your beneficiary(ies). To do this, you fill out a Change of Beneficiary or Name Form. You can get this form by phoning Coughlin or downloading one from the company's website. You fill out this form and mail it to Coughlin & Associates. See *Beneficiaries – beware!* on page 6.



Other coverage issues



Does my coverage continue when I am off work (on leave)? What about the premiums?

Basic coverage

If you work for a bargaining unit represented by CUPW and are a Member In Good Standing (MIGS), your Basic Insurance coverage continues when you are off work — as long you continue to be a Member In Good Standing. You maintain your MIGS status by paying your dues: talk to your local about how often you need to make dues payments.

If you are off work and experiencing financial hardship, you may be able to get your dues waived (i.e., be excused from paying them). See *Can I be excused from paying my union dues or insurance premiums?* on page 9 for information about dues waivers.

Optional coverage

If you have Optional Life Insurance, you must continue paying premiums when you are on leave. If you are off work due to sickness or disability for more than six months, you can apply to get your Optional Insurance premiums waived. See *Can I be excused from paying my union dues or insurance premiums?* on page 9 for information about insurance premium waivers.

Before going on leave...

If you pay your premiums through payroll deduction and have Optional Life Insurance, be sure to contact Coughlin to make arrangements to pay your premiums during any leave from work, paid or unpaid.



I am off work and having money problems. Can I be excused from paying my union dues or insurance premiums?

Union dues

Your Basic Life Insurance coverage continues when you are off work, as long as you continue to be a Member In Good Standing. You maintain your “good standing” by paying your union dues. If you are off work, you can ask your union local to allow you to pay your dues at a later date.

If you are facing serious financial hardship, you might be able to get your dues waived (i.e., be excused from paying your dues). This process is described in Section 1.19 of the CUPW National Constitution:

“...Upon written request of a member, the Local may allow a member who is in arrears in the payment of his/her union dues and/or assessments to remain a member in good standing when the member is not working due to illness, accident, leave of absence without pay or suspension or dismissal imposed by the employer and does not have sufficient resources to support himself/herself and his/her family.”

Contact your CUPW local for more information.

Optional Life Insurance premiums

Your Optional Life Insurance coverage continues when you are off work, but you must pay the premiums. However, if you are off work on disability for more than six months, you can apply to Coughlin to have your life insurance premiums waived (i.e., be excused from paying the premiums) for the duration of the disability or to age 65, whichever comes first.

If Coughlin accepts your application for waiver of premiums, the life insurance coverage for you and your family will continue without payment of premiums as long as you are disabled, until you turn 65.



Important: Request the premium waiver promptly. The insurance company will not accept requests made more than 12 months after the date you became disabled.



Can I get my premiums waived if I am off work for a reason other than disability?

You can request a waiver of union dues if you are off work and in financial straits due to “illness, accident, leave of absence without pay or suspension or dismissal imposed by the employer.”

In the case of the insurance, you must be off work due to disability (no other reason) for six months before you can apply for a waiver of insurance premiums.



What are the costs?

Basic coverage

The Basic Life Insurance coverage costs you nothing. The life insurance coverage is one of the benefits of CUPW membership. The premiums are paid by the CUPW Insurance Trust.

Optional coverage

You can buy additional coverage (Optional Life Insurance), for which you must pay premiums. The premiums vary by the amount of coverage you buy and your age, gender and smoking status. See *What expenses/services does this plan cover?* for details.



What expenses/services does this plan cover?

Free Basic coverage:

| | Life Insurance | | Accidental Death & Dismemberment (AD&D) | | Total |
|----------|----------------|---|---|---|----------|
| Member | \$8,000 | + | \$8,000 | = | \$16,000 |
| Spouse | \$4,000 | + | 0 | = | \$4,000 |
| Children | \$2,000 | + | 0 | = | \$2,000 |

As the above chart shows, if you die as a result of an accident, the amount that your beneficiary can claim under the Basic Insurance doubles — from \$8,000 to \$16,000. This type of insurance is known as Accidental Death & Dismemberment (AD&D).



About this plan

If you lose a limb or have some other kind of major loss (e.g., eyesight, hearing) as a result of an accident, you will receive a lump sum payment. In the event of death or other major loss due to an accident, the amount is 100% or \$16,000 — the full amount of the AD&D insurance.

The chart below outlines each type of loss and the percentage of insurance that is payable.

| Percentage of Accidental Death & Dismemberment insurance payable to CUPW member or beneficiary (\$16,000) | | |
|---|-------------|---|
| 100% | for loss of | Life |
| 100% | for loss of | Sight of both eyes |
| 100% | for loss of | Both hands or both feet |
| 100% | for loss of | One hand and one foot |
| 100% | for loss of | One hand or one foot, and sight in one eye |
| 100% | for loss of | Speech and hearing in both ears |
| 100% | for loss of | Both arms or both legs |
| 100% | for loss of | Both hands |
| 100% | for loss of | One arm and one leg |
| 100% | for loss of | One hand and one leg |
| 75% | for loss of | One arm or one leg |
| 50% | for loss of | One hand or one foot |
| 50% | for loss of | Sight of one eye |
| 50% | for loss of | Speech or hearing in both ears |
| 25% | for loss of | Thumbs and index finger |
| 25% | for loss of | Four fingers on the same hand |
| 12.5% | for loss of | All toes of one foot |

In the event of several losses resulting from one accident, you cannot claim more than the total \$16,000 of AD&D coverage. Also, if several losses happen to one limb as a result of one accident, you will be only paid for the loss providing the largest benefit amount.



Note: Your Basic Insurance benefit as a CUPW member reduces to \$1,000 at retirement. The benefit for your spouse and dependants benefits terminates when you retire. (You can continue Optional Insurance after retirement.)

Optional Life Insurance coverage:

You can buy additional coverage in units of \$25,000 up to a maximum of \$250,000. The \$250,000 coverage would provide \$500,000 in the event of an accidental death.



About this plan

You can also insure children up to \$10,000 per child (including \$10,000 Accidental Death & Dismemberment coverage), provided either you or your spouse purchase additional coverage.

Monthly premiums for additional coverage

The chart below shows the monthly premium amounts for each \$25,000 of coverage. Premiums increase as you or your spouse move to the next age category. The rates are adjusted each January 1st.

| Age | Non-smoker | | Smoker | |
|--------------|------------|---------|---------|---------|
| | Male | Female | Male | Female |
| under 40 yrs | \$2.30 | \$1.95 | \$4.40 | \$3.65 |
| 40 to 44 yrs | \$3.35 | \$3.35 | \$7.25 | \$5.10 |
| 45 to 49 yrs | \$6.55 | \$5.85 | \$13.20 | \$9.35 |
| 50 to 54 yrs | \$11.50 | \$9.35 | \$23.05 | \$15.35 |
| 55 to 59 yrs | \$21.00 | \$14.95 | \$38.75 | \$23.10 |
| 60 to 64 yrs | \$30.50 | \$19.85 | \$53.15 | \$29.70 |
| 65 to 69 yrs | \$44.50 | \$28.40 | \$87.23 | \$46.20 |



Example: For a 38-year-old female non-smoker to get \$75,000 (or 3 x \$25,000) coverage, she would pay monthly premiums of \$5.85 (or 3 x \$1.95 — see the above chart). For a 44-year-old male smoker to get \$75,000 (or 3 x \$25,000) coverage, he would pay monthly premiums of \$21.75 (or 3 x \$7.25 — see the above chart).

The cost of insuring your eligible children is \$2.00 a month, per child.

Where possible (such as with regular Canada Post employees), the premiums for the Optional Insurance are deducted from the member's pay. If payroll deductions aren't possible in your case, you must pay the premiums to Coughlin directly. You can fill out a Pre-authorized Payment Form to permit the money to be deducted from your bank account, or make arrangements for Coughlin to invoice you.

If you wish to purchase Optional Life Insurance, contact Coughlin & Associates. You can get forms and other information from the Coughlin website, or by mail. Contact information for the company is at the end of this booklet.



Frequently asked questions



How can the life insurance money be claimed?

Death of someone covered by your insurance — To claim benefits owing due to the death or injury of your spouse or child (or benefits owed to you due to an accident), contact Coughlin & Associates.

Your death — In the event of your death, your executor or administrator should contact Coughlin & Associates.

The Coughlin contact information is at the end of this booklet.



Why does CUPW offer life insurance? Who pays for it?

The Letter Carriers' Union of Canada offered life insurance coverage to its members for many years. After LCUC and CUPW merged in 1989, the new union expanded the coverage. Today, all Members In Good Standing have free Basic Life Insurance, no matter where they work. The life insurance coverage is one of the benefits of CUPW membership.

The insurance is paid for out of the CUPW Insurance Trust. The money paid by members who purchase Optional Life Insurance supplements the cost of Basic Life Insurance for all members. If there is a deficit, the Trust could decide to increase premiums.



What is Coughlin & Associates?

Established in 1958, Coughlin & Associates Ltd. designs and administers dental, medical, disability, pension, group life insurance and other benefits for companies, unions and public service organizations. The company is headquartered in Ottawa.



How do I know that the personal information I put on my insurance application will be kept confidential?

As described below, Coughlin has a privacy policy.

“At Coughlin, we recognize and respect every individual’s right to privacy. When personal information is provided to us, we establish a confidential file that is kept in the offices of Coughlin, or the offices of an organization authorized by Coughlin. We use the information to administer the group benefits plan. We limit access to information in your file to Coughlin staff or persons authorized by Coughlin who require it to perform their duties, to persons to whom you have granted access, and to persons authorized by law.”



What if I quit smoking (or, I start smoking again)?

The premiums for the Optional Life Insurance coverage are lower for non-smokers. You should let Coughlin know if you have stopped smoking for 12 months after you become insured; if you do so, your insurance rates will decrease.

You should also advise Coughlin if you start smoking, or resume smoking. If you claim to be a non-smoker and the company finds out that you were in fact a smoker, your insurance could be cancelled and the insurance company could reject any claims.

You are considered a smoker if you have smoked cigarettes, cigars or a pipe in the past 12 months.



Dictionary

beneficiary

The person you designate (in a will or an insurance policy, for example) to receive money or things after you die

children

Your children are your natural or legally adopted children, stepchildren, or foster children of you or your spouse, who are unmarried and financially dependent on you for support, and who are:

- under age 21 (for the Extended Health Care Plan)
- under age 22 (for Vision/Hearing, and for Basic and Major Dental Plan coverage)
- under age 25, if full-time students (for the Extended Health Care Plan Vision/Hearing Plan, and for Basic and Major Dental Plan coverage)
- any age, if they are mentally or physically disabled and incapable of self-sustaining employment, provided the child remains dependent on you for financial support (CUPW Life Insurance Plan)
- any age, if they are mentally or physically disabled and incapable of self-sustaining employment, providing they were disabled and covered on the date that coverage would otherwise have ended (Vision/Hearing, Dental and Extended Health Care Plans)

Exceptions:

- only children under 22 years of age qualify for orthodontic coverage under the Dental Plan
- only children under 15 years of age are covered for pit and fissure sealants under the Dental Plan (Basic Services)
- to be covered by the CUPW Life Insurance Plan, a child must be at least 14 days old and cannot be a foster child

CPC

Canada Post Corporation

CUPW

Canadian Union of Postal Workers



irrevocable

Cannot be cancelled or withdrawn. When you chose a beneficiary (the person who will get your life insurance money when you die), you have the option of making your choice irrevocable OR revocable. If you make your choice irrevocable it will be difficult or impossible to change it, especially if you live in Quebec. If you make your choice revocable, you can change it. See the life insurance booklets for details.

MIGS (Member In Good Standing)

Someone who has signed a CUPW membership card and whose union dues are up to date. Members can lose their MIGS status if they are three months or more behind in dues payments or if they are suspended from the union for violating its constitution.

regular employee

A permanent employee, full-time or part-time. (urban operations unit)

regular member in good standing

Term used in the CUPW life insurance plan to describe the members who are automatically covered by the basic insurance — excludes lifetime members and retirees (who can be covered, but are not covered automatically)

revocable

Can be cancelled or withdrawn. See *irrevocable*.

Rural and Suburban Mail Carriers (RSMCs)

CUPW has two collective agreements with Canada Post. One contract covers one group of workers, the 6,000 Rural and Suburban Mail Carriers (RSMCs). The other contract, for urban postal operations, covers the 48,000 people who work as letter carriers, postal clerks, dispatchers, mail service couriers, mail handlers, technicians and mechanics.

urban postal operations (UPO)

CUPW has two collective agreements with Canada Post. The contract for urban postal operations covers the 48,000 people who work as letter carriers, postal clerks, dispatchers, mail handlers, mail service couriers, technicians and mechanics. The union's other contract with CPC covers one group of workers, the 6,000 Rural and Suburban Mail Carriers (RSMCs).



Contact information

Canadian Union of Postal Workers (CUPW) — your union

Your steward and others in your local or region can help you with your benefit questions or problems.

My union contacts

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| |
| |

Internet address

www.cupw-sttp.org

On this site, you can:

- download the latest version of this booklet, and other benefit booklets. (Check to be sure you have the latest version; the date is at the bottom of each page.)
- download forms for Canada Post benefits



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Toll free: (888) 613-1234

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Web site: www.coughlin.ca/cupw

Contact Coughlin if you have questions about CUPW Life Insurance.



Canadian Union of Postal Workers

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