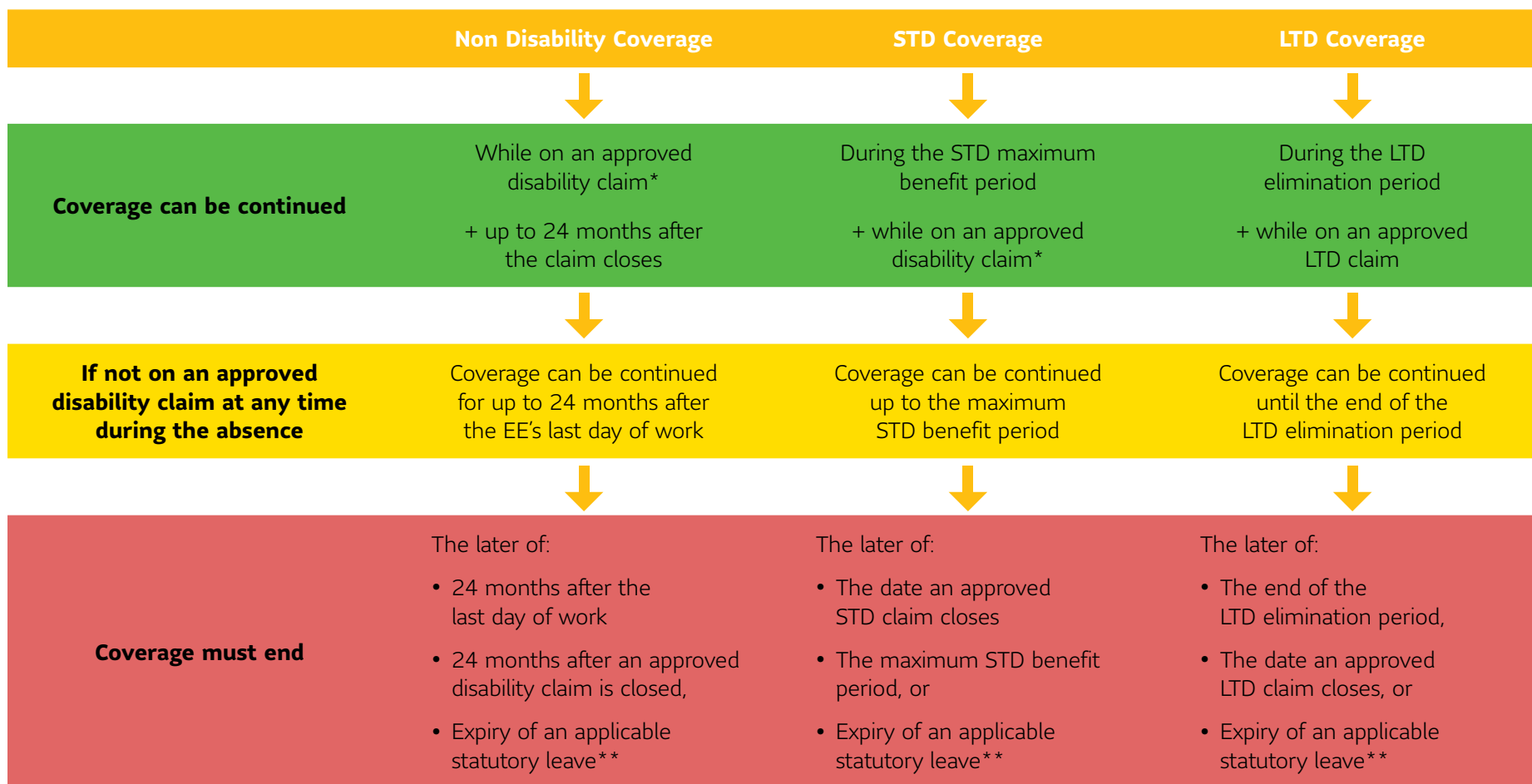


WHEN TO END PLAN MEMBER COVERAGE



Coverage cannot be continued past the date of termination specified in Benefits Details, the retirement date for totally disabled employees, the date of employment termination, or if applicable, the expiry of the statutory notice period.

* Approved disability claim means: a claim made for STD or LTD with SLF or another insurer, waiver of premium for life, workers compensation, EI Sickness Program, employer sick leave program, salary continuance plan.

** Statutory leave periods allowed under employment standards legislation for an employee's illness.

Life's brighter under the sun

Group Benefits are provided by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. LD-8750-E-11-19 mv-mp

