

**ALL MEMBERS OF
OSSTF DISTRICT 18, UPPER GRAND**

EXHIBIT B1

Your Group Benefit Plan

**ALL MEMBERS OF
OSSTF DISTRICT 18, UPPER GRAND**

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IMPORTANT INFORMATION

COVERED CLASS: All Members of OSSTF District 18, Upper Grand

PLAN EFFECTIVE DATE: March 1, 2003

PLAN REVISION DATE: September 1, 2004

Your group benefits are covered under Contract Number. L7018. The Summary of Coverages and the pages following give you a full description of all the conditions, limitations and exclusions that apply to your coverage. Be sure to read this information carefully and keep it in a safe place for future reference.

EDITION DATE: May 2006

SUMMARY OF BENEFITS

FOR YOU

MEMBER BASIC LIFE BENEFIT

Amount: 1 times your annual Earnings (rounded to the next higher multiple of \$500 if not already a multiple thereof) up to a maximum of \$600,000.

Termination: At the end of the month coincident with or following your retirement.

MEMBER BASIC OPTIONAL LIFE BENEFIT

You may elect the Member Basic Optional Life Benefit as outlined below:

Amount: 1 times, 2 times, 3 times or 4 times your annual Earnings (rounded to the next higher multiple of \$500 if not already a multiple thereof) up to a combined maximum of \$600,000 with your Member Basic Life Benefit.

Termination: At the end of the month coincident with or following your retirement.

FOR YOUR DEPENDENTS

DEPENDENT LIFE BENEFIT

Amount:	Spouse -	\$4,000
	Each child -	\$2,000

Termination: At the end of the month coincident with or following your retirement.

DEFINITIONS

The following definitions apply throughout the Benefit Plan unless a term is defined differently within a coverage for the purpose of that coverage.

Accident means an unintentional, sudden, fortuitous and unforeseeable event due exclusively to an external cause of a violent nature, inflicting bodily injuries directly and independently of all other causes.

Actively Employed, or similar terms, means you report for work at your usual place of employment with the Employer, or such other location as may be required, and are able to perform the Essential and Material Duties of your regular occupation. If you are not required to report for work on a specified date, you will be considered to be Actively Employed if you are not disabled to the degree that you could not have reported for work at your usual place of employment and performed the Essential and Material Duties of your regular occupation.

Active Treatment means the ongoing and continuous medical or surgical inpatient treatment of a sickness or injury in the acute phase, including active treatment of a chronic sickness. This term will not include treatment consisting of therapy, nursing care or medical supervision only, such as that provided in a chronic care facility, nursing home or detoxification centre.

Child means your or your Spouse's natural, legally adopted, step or foster child, who is unmarried, not engaged in full-time employment, dependent on you or your Spouse for financial support and under age 21. For the Dependent Life Benefit, a child will be covered from live birth; a stillborn child will not be covered.

However, a child age 21 and older who meets all other requirements of this definition will continue to be eligible for coverage under this Benefit Plan provided the Child is:

- enrolled and in full-time attendance at an accredited educational institution which provides a recognized certificate of accreditation on completion, or
- incapable of self-support due to mental or physical infirmity which began while the Child was covered as your Dependent. Satisfactory proof of the infirmity must be given to Manulife Financial within 30 days of the date the Child's coverage would normally terminate. Proof that the infirmity continues must be provided from time to time, as required by Manulife Financial.

Contract means Group Contract No. L7018 issued by Manulife Financial.

Covered Person means a person who is covered under a Coverage as a Member or a Dependent.

Dependent means a person who is a Resident of Canada, and who is:

- your Spouse; or
- your Child or the Child of your Spouse.

Earnings means your regular earnings from the Employer including additional income which is earned on a regular basis such as overtime, bonuses and shift differentials, subject to Manulife Financial's approval. If you earn all or part of your remuneration on a commission or similar basis, Earnings means your actual earnings in the preceding 12 months based on your T4 slips. This amount will be pro-rated if less than 12 months' earnings are available.

Your earnings will include any negotiated, retroactive increase received during a benefit qualifying period.

Employer means **District #18 - Upper Grand District School Board**.

Essential and Material Duties means the duties which are required for the performance of an occupation and which cannot be reasonably omitted or modified.

Hospital means a duly licensed Active Treatment facility which has Physicians and registered nurses on duty or on call 24 hours per day. Unless otherwise stated, this term does not include a federal hospital, a private hospital, rest home, nursing home, convalescent nursing home, chronic care facility, health spa or hotel, home for the aged or an institution used primarily for the care and treatment of alcoholism, drug addiction or mental illness.

Manulife Financial is a division of The Manufacturers Life Insurance Company.

Member means a person who is:

- a Resident of Canada;
- Actively Employed by the Employer;
- included in a Covered Class under this Benefit Plan.

Physician means a Doctor of Medicine (M.D.) who is Duly Licensed to practice medicine.

Proof of Good Health means all statements of medical evidence of a person's health and other information as required by Manulife Financial affecting his or her acceptability for coverage. All Proof of Good Health must be submitted on forms approved by Manulife Financial for that purpose.

Resident means a person who is a resident of Canada, as defined in the Income Tax Act.

Spouse means:

- the person to whom you are legally married; or
- a person of the opposite or same sex who has continuously lived with you in a conjugal relationship outside marriage.

Only one person may qualify as your Spouse at any one time.

In the event that you do not have a Spouse, you may elect to have your eldest child eligible for spousal coverage under the Dependent Life Benefit as the Primary Dependent.

You means the Member.

GENERAL PROVISIONS

ELIGIBILITY

MEMBER COVERAGE

If you are Actively Employed on the Plan Effective Date, you will be eligible for coverage on that date. If you become Actively Employed after the Plan Effective Date, you will be eligible for coverage on the first day on which you are Actively Employed.

DEPENDENT COVERAGE

A Dependent will be eligible for coverage on the later of:

- the date your coverage is effective; or
- the date the person qualifies as a Dependent.

COMMENCEMENT OF COVERAGE

MEMBER COVERAGE

Your completed written application for coverage should be submitted to the Employer within 31 days of the date the you are eligible for coverage.

If Proof of Good Health is not required, coverage will be effective on the date you are eligible.

If Proof of Good Health is required, coverage will be effective on the date the Proof of Good Health is approved by Manulife Financial.

Proof of Good Health is required if:

- you apply more than 31 days after your date of eligibility; or
- you apply for an increase in your Member Basic Optional Life Benefit amount.

If you are not Actively Employed on the date that coverage would otherwise be effective, it will take effect only when you return to work and satisfy the Actively Employed definition.

DEPENDENT COVERAGE

Your completed written application for Dependent coverage should be submitted to the Employer within 31 days of the date you are eligible for Dependent coverage.

If Proof of Good Health is not required, coverage for a Dependent will be effective on the date the Dependent is eligible.

If Proof of Good Health is required, coverage for a Dependent will be effective on the date the Proof of Good Health is approved by Manulife Financial.

However, Dependent coverage cannot begin before Member coverage.

Proof of Good Health is required if you apply for Dependent coverage more than 31 days after the Dependent's date of eligibility.

If a Dependent, other than a newborn Child, is confined to a Hospital on the date coverage would otherwise be effective, it will not become effective until the date the Dependent is discharged from the Hospital.

INCREASES AND DECREASES IN COVERAGE

INCREASES

An increase in the coverage for you or your Dependents will take effect on the later of:

- the date of eligibility for the increase; or
- the date any required Proof of Good Health is approved by Manulife Financial.

If you are not Actively Employed on the date coverage would otherwise increase, then the increase will take effect only when you return to work and satisfy the Actively Employed definition.

DECREASES

A decrease in the coverage for you or your Dependent will take effect on the date of the change in classification or eligibility or the decrease in Earnings.

TERMINATION OF COVERAGE

Member Coverage

Your coverage will terminate on the earliest of the following dates unless continuation of coverage is provided under the Extension of Coverage provision:

- the last day of the month for which the current premiums have been remitted on your behalf;
- the day on which you cease to be Actively Employed;
- the day on which you cease to be listed as a member of an eligible class;
- the day on which you attain the termination age specified in the Summary of Benefits; or
- the date the Contract terminates.

Dependent Coverage

A Dependent's coverage will terminate on the earliest of the following dates:

- the date your coverage terminates for any reason;
- the last day of the month in which the person ceases to be a Dependent;
- the date Dependent coverage under the Contract terminates; or
- the date the Contract terminates.

EXTENSION OF COVERAGE

Any continuation of coverage is contingent on payment of premiums for that coverage to Manulife Financial in the normal manner.

If you cease to be Actively Employed due to:

- sickness or injury, your coverage will continue until the earliest of:
 - recovery from sickness or injury; or
 - termination of your employment with the Employer.

- an approved maternity leave or parental leave of absence, coverage will continue for the duration of the period stipulated under any federal or provincial employment standards legislation, whether or not benefits are payable under the Employment Insurance Act of Canada.
- leave of absence, the Employer may choose to continue coverage for up to 24 months, or the number of years negotiated under the collective bargaining agreement.
- strike, lockout or temporary lay-off, the Employer may choose to continue coverage for six months from the end of the month in which employment was interrupted, without discriminating among persons in similar circumstances.

If your employment is terminated by the Employer, coverage will be extended for the minimum period of time stipulated under any federal or provincial employment standards legislation, provided the Employer requests the continuation of coverage in writing and the Contract remains in force.

CLAIM PROVISIONS

PROOF OF CLAIM

If a Covered Person dies, proof of death satisfactory to Manulife Financial must be submitted as soon as reasonably possible.

Claims must be sent to the address indicated on the claim form.

PAYMENT OF CLAIMS

All benefits will be paid promptly after the receipt of the required proof of claim.

Benefits which are payable as a result of your death will be payable to your last designated beneficiary. If, at your death, the beneficiary is not alive or if no beneficiary has been designated, the benefit will be payable to your estate. All other benefits will be payable to you. If you die before all benefits that are payable to you have been paid, benefits will be made payable to any person and/or corporation appearing to Manulife Financial to be entitled to payment, where such payment is permissible under applicable law. Manulife Financial fully discharges its liability by making such payments.

If this Contract replaces a contract issued by another insurance carrier, your beneficiary will be the one of record under the contract of the previous insurance carrier until you designate or change the beneficiary under this Contract.

ASSIGNMENT

You or your beneficiary may not assign any interest in the coverage or benefits provided under this Benefit Plan.

RECOVERING OVERPAYMENTS

Manulife Financial has the right to recover any overpayment of benefits from the person or organization who received the overpayment. If the overpayment cannot be recovered directly, Manulife Financial has the right to reduce future benefit payments to that person until the overpayment has been recovered in full.

LEGAL ACTION

No legal action for the recovery of any claim may be brought against Manulife Financial until 60 days have elapsed from the date written proof of loss has been furnished to Manulife Financial. Any such action must be brought within one year after filing written proof of loss.

RIGHTS OF MANULIFE FINANCIAL AND THE CLAIMANT

Manulife Financial will have the right and opportunity, at its own expense, to have a Covered Person examined by one or more Physicians designated by Manulife Financial when that person's injury or sickness is the basis of a claim. These examinations will be conducted when and as often as Manulife Financial may reasonably require during the time that a claim for that person is pending under this Benefit Plan.

Manulife Financial will also have the right and opportunity to have an autopsy performed in the event of the death of a Covered Person, provided the performance of an autopsy is not forbidden by law.

You may select any Physician, other than yourself or an immediate family member, as your attending Physician. If coverage under this Benefit Plan requires treatment by a duly qualified specialist for a particular claim, you may select any such specialist to be your attending Physician.

MEMBER BASIC and BASIC OPTIONAL LIFE BENEFIT

DEFINITIONS

The following definition applies exclusively within the description of this Benefit:

Gainful Employment means work:

- that you are medically able to perform and for which you have at least the minimum qualifications;
- that provides income of at least 60% of your indexed Pre-disability Earnings; and
- that exists either in the province or territory where you worked when your Total Disability began or where you currently live.

The availability of work alone will not be considered in assessing your Total Disability.

Pre-Disability Earnings means earnings received by you immediately prior to the date Total Disability began, excluding bonuses and overtime pay.

Specific Assignment means the types of duties you were performing as of the commencement of Total Disability or immediately preceding the commencement of Total Disability.

Total Disability or **Totally Disabled** means that because of bodily injury or sickness you are:

- not able to perform the significant duties pertaining to your Specific Assignment for the Waiting Period and the next 24 months; and
- thereafter, not able to be Gainfully Employed.

The availability of other occupations with your Employer or any other employer will not be considered in assessing your Total Disability.

Waiting Period means the following, as applicable:

- If you are covered under a Long Term Disability Plan underwritten by Manulife Financial, the period of Total Disability that must elapse before Long Term Disability benefits become payable by Manulife Financial.
- If you are not covered under a Long Term Disability Plan underwritten by Manulife Financial, a period of 119 days immediately following the date your Total Disability begins.

DEATH BENEFIT

The amount of coverage, as described in the Summary of Benefits, in effect on the date of your death will be paid when Manulife Financial receives proof that you died while covered for the Member Basic Life Benefit and Member Basic Optional Life Benefit.

SPECIAL ADVANCE PAYMENT

A special advance payment of the death benefit may be made provided that:

- in the opinion of Manulife Financial, you are suffering from a condition which is expected to result in death within 12 months of the date of the request for such payment;
- satisfactory medical certification to that effect has been provided to Manulife Financial by your attending Physician;

- you are considered, or would be considered eligible under the terms and conditions of the Total Disability Waiver of Premium Benefit provision;
- you request the special advance payment in writing.

Under no circumstances is the amount of the Special Advance Payment to exceed 50% of the combined amount of the Member Basic Life Benefit and Member Basic Optional Life Benefit in force at the date of the request or \$50,000, whichever is less, and only one such payment, payable in a lump sum to you, will be made available.

Amount Payable on your Death

When you have received a special advance payment, the total amount of Member Basic Life Benefit and Member Basic Optional Life Benefit payable on your death will be reduced by:

- the amount of the special advance payment received; and
- an amount representing interest calculated from the date of the special advance payment to the date of your death.

The applicable interest rate will be declared by Manulife Financial at the time the special advance payment is made.

Amount Available for Conversion Option

When you have received a special advance payment, the amount available for conversion to an individual life insurance policy under the Conversion Option is reduced by the amount of the special advance payment.

TOTAL DISABILITY WAIVER OF PREMIUM BENEFIT

If you become Totally Disabled prior to your 65th birthday, Manulife Financial will continue the amount of coverage in effect on the date you became Totally Disabled, without payment of premiums, provided all requirements of this section are met. However, if your coverage would normally reduce or terminate for any reason other than termination of the Contract, the amount of coverage continued under this waiver of premium will also reduce or terminate.

Written proof of Total Disability satisfactory to Manulife Financial must be submitted as follows:

- If you are covered under a Long Term Disability Plan underwritten by Manulife Financial, a written request for the Total Disability Waiver of Premium Benefit must be submitted at the same time as proof of claim is submitted under the Long Term Disability Plan. Written proof, satisfactory to Manulife Financial, that Total Disability has continued during the Waiting Period, must be submitted within six months after the end of the Waiting Period. Premiums will be waived retroactively from the first day of the month following the date your Total Disability began and for up to one year at a time, provided proof of continuing Total Disability satisfactory to Manulife Financial is provided within three months after any request for such proof is made.
- If you are not covered under a Long Term Disability Plan underwritten by Manulife Financial, written proof, satisfactory to Manulife Financial, that Total Disability has continued for at least six consecutive months must be submitted within 18 months after your Total Disability begins. Premiums will be waived retroactively from the first day of the month following the date your Total Disability began and for up to one year at a time, provided proof of continuing Total Disability satisfactory to Manulife Financial is provided within three months after any request for such proof is made.

If you purchased an individual life insurance policy through the Conversion Option offered under this Coverage, your coverage will not be continued under this waiver of premium provision unless you surrender the individual policy to Manulife Financial in return for the premiums paid.

Waiver of premium will terminate when the earliest of the following events occurs:

- you are no longer Totally Disabled;
- on your 65th birthday;
- when you retire; or
- you fail to submit any required proof of Total Disability.

If your waiver of premium ends and you do not become Actively Employed with the Employer again, you have the right to convert your coverage to an individual life insurance policy. Refer to the Conversion Option provision for additional information.

RECURRENT DISABILITY

Separate periods of Total Disability occurring while this benefit is in force will be considered to be one period of Total Disability provided:

- they result from the same or related causes, if you stop being Totally Disabled while satisfying the Waiting Period for Total Disability Waiver of Premium Benefit and within 30 days you become Totally Disabled again; or
- they result from the same or related causes and are separated by a period of six consecutive months or less during which you had again become Actively Employed; or
- they result from entirely unrelated causes and are separated by a period of less than one full day during which you had again become Actively Employed;

If a period of Total Disability is considered to be a continuation of a previous Total Disability, the waiver of premium will be automatically reinstated.

CONVERSION OPTION

If your coverage terminates or reduces at the end of the month coincident with or following your retirement, for any reason other than your request, you may purchase an individual life insurance policy in an amount not to exceed the amount of Life Benefit which has terminated. If this Life Benefit is replaced in whole or in part by another group insurance policy within 31 days of the date of termination or reduction, then the amount of the converted policy will be further limited to the amount not replaced under the replacing contract of group life insurance.

All individual life insurance issued under this provision will be subject to the following terms and conditions:

- The maximum amount available for conversion is \$200,000. If a person is entitled to convert coverage under more than one Life Benefit or more than one contract issued by Manulife Financial to the Contractholder, then subject to the \$200,000 maximum, the sum of the amounts available for conversion under all such Life Benefits or contracts will be pro-rated over each Life Benefit or contract based on the amount of coverage which was terminated.
- You must submit a written application and the required premium to Manulife Financial within 31 days of the date the group coverage is terminated or reduced. The individual policy will be exchanged for all Life Benefits that have terminated or reduced under this Benefit Plan.
- The individual policy will be issued without requiring any Proof of Good Health. If you select an individual plan that is offered with both smoker and non-smoker rates, then the smoker rates will apply unless you submit satisfactory proof of your non-smoker status.
- The effective date of the individual policy will be 31 days after the date of termination or reduction of the group coverage. During the 31 day period that this conversion option may be exercised, the amount of Life Benefit eligible for conversion under this Contract is continued without charge.
- The individual policy will not include any disability or other supplementary benefits. The premium for the policy will be based on Manulife Financial's individual policy rates in effect on the date of application and your age and sex on the effective date.

The types of individual plans available for conversion are:

- one year term convertible term insurance;
- term insurance to age 65; and
- any life, endowment or term plan currently offered by Manulife Financial.

If you decide to purchase an individual policy under this provision for an amount less than the amount of the conversion option, then the amount selected must not be less than the minimum amount that Manulife Financial will normally issue for the plan selected.

If a person converts any amount of Life Benefit under this Conversion Option, any subsequent coverage for which the person becomes eligible under the Life benefits of this Benefit Plan will be reduced by the amount converted unless the individual policy is cancelled or Proof of Good Health is provided.

ANCILLARY LIFE BENEFITS

Financial Planning Benefit

If you suffer loss of life, a benefit will be paid for the actual expenses incurred by your surviving Dependent for financial planning. The maximum amount payable will be \$2,000 in addition to the Basic Life Benefit.

Bereavement Counselling Benefit

If you suffer loss of life, reasonable and customary charges will be paid for the actual expenses incurred by your surviving Dependents for treatment by a licensed, registered or certified psychologist or occupational therapist. The maximum amount payable will be \$5,000.

Medical Insurance Premium Benefit

If you suffers loss of life, reimbursement of Extended Health Benefit and Dental Care Insurance plan premiums will be made to your Employer to cover the surviving Dependents for up to 24 months. The maximum amount payable will be \$5,000.

Repatriation

If you suffer loss of life which occurred while you were at least 150 kilometers from your city of usual residence, Manulife Financial will pay the actual expenses incurred for:

- preparation of the body for transportation, excluding the cost of a coffin; and
- transportation of the body to the city of usual residence.

The maximum benefit payable for all eligible expenses is \$10,000.

The total reimbursement of eligible expenses under all benefits or policies issued to the Contractholder will not exceed 100% of the expenses actually incurred. Expenses which are eligible for reimbursement under this Benefit will be reduced by the amount of benefit and which are also payable, in part or in full, under any other benefit, policy or plan providing similar coverage issued to the Contractholder.

Occupational Training For The Spouse

If you suffer loss of life, reasonable and customary charges will be paid for expenses incurred by your Spouse for a formal training program which is taken for the purpose of enabling your Spouse to gain active employment in any occupation for which your Spouse would not otherwise be qualified. Benefits for such expenses will not exceed \$10,000 and the expenses must be incurred within three years of your death. No payments will be made for ordinary living, traveling or clothing expenses.

The total reimbursement of eligible expenses under all benefits or policies issued to the Contractholder will not exceed 100% of the expenses actually incurred. Expenses which are eligible for reimbursement under this Benefit will be reduced by the amount of benefit and which are also payable, in part or in full, under any other benefit, policy or plan providing similar coverage issued to the Contractholder.

Identification Benefit

If you suffer loss of life more than 150 kilometers from your city of usual residence, reasonable and customary charges will be paid for hotel accommodation and travel expenses of a family member to identify your body, limited to \$2,000, provided:

- the police or a similar government authority have requested the family member to make the identification,
- the hotel accommodation is within the vicinity of where the identification is taking place, and
- the traveling expenses are for transportation by the most direct route.

DEPENDENT LIFE BENEFIT

DEATH BENEFIT

The amount of coverage, as described in the Summary of Benefits, in effect on the date of the death of your Dependent, will be paid when Manulife Financial receives proof that your Dependent died while covered for the Dependent Life Benefit.

TOTAL DISABILITY WAIVER OF PREMIUM BENEFIT

While the premium is being waived for the Member Basic Life Benefit because you are Totally Disabled, the premium for the Dependent Life Benefit will also be waived.

CONVERSION OPTION

If the coverage on the life of your Spouse or Primary Dependent terminates for any reason other than at your request, then your Spouse or the Primary Dependent may convert that coverage to an individual life insurance policy from Manulife Financial.

All individual life insurance issued under this provision will be subject to the terms and conditions described in the Member Basic Life Benefit Conversion Option provision.

This conversion option will not extend to any coverage on the dependent children, other than the designated Primary Dependent.