

TOTAL AND PERMANENT DISABILITY BENEFIT

If any employee insured under the Group Life contract becomes wholly and permanently disabled by bodily injury or disease before attaining his sixtieth birthday, and will be permanently, continuously and wholly prevented thereby from performing any work for compensation or profit, the Sun Life Assurance Company of Canada will pay in annual instalments, not exceeding five in number, the amount of insurance then effective on his life under the Group policy.

GROUP HEALTH INSURANCE

GENERAL INFORMATION

Sick benefits for Laurentide employees are paid by the Laurentide Mutual Benefit Association.

All applicants for membership in the Association after June 30th, 1922, must have completed three months of continuous employment, be actively employed on the date such application is made and pass the medical examination required by the Association.

All expenses connected with the administration of the affairs of the Association are defrayed by the Laurentide Company, Limited; the Company Physician serves the Association in a consulting and advisory capacity without charge; the dues collected from the members are used exclusively for financing the activities of the Association; any surplus at the end of the fiscal year is deposited to the credit of the Association and any deficit is paid by the Laurentide Company, Limited.

No member is entitled to both benefits from the Association and salary from the Company for one and the same period of disability.

No benefit is payable for the first seven (7) days of incapacity nor for more than twenty-six (26) weeks thereafter; also, the Executive Board of the Association at its discretion and upon the advice of the Association Physician, may, if there be good reason to suspect that the employee is malingering or otherwise prolonging unnecessarily the period of incapacity, by giving seven (7) days' notice in writing, disallow any further claim for disability.

Membership in the Association continues only during such time as the employee remains in the active service of the Laurentide Company, Limited.

DUES AND BENEFITS

Members of the Association earning less than \$365.00 per annum are entitled to

- (1) \$1000 Life insurance,
- (2) \$3.50 weekly sick benefits for a period of twenty-six weeks, commencing with the eighth day of incapacity, for any disability for which no indemnity or compensation is payable under the Workmen's Compensation Act of Quebec, except for members on the salary list for whom special arrangements are made by the Company.
- (3) Total and Permanent Disability insurance.
- (4) Services of a Visiting Nurse when sick or injured.

The regular dues are 10¢ per week. Salaried members will be charged one-half the cost of their Life insurance premium only. The cost of the sick benefits will be paid by the Association; the Company will pay the rest.

Members of the Association earning more than \$365.00 per annum, but less than \$675.00 per annum, shall be entitled to

- (1) \$1000 Life insurance.
- (2) \$5.00 weekly sick benefits for a period of twenty-six weeks, commencing with the eighth day of incapacity, for any disability for which no indemnity or compensation is payable under the Workmen's Compensation Act of Quebec, except for members on the salary list for whom special arrangements are made by the Company.