

#### 4. EXCEPTIONS AND SPECIAL SITUATIONS

- a) If, and only on the date the plan is introduced, an employee has "spousal coverage" (i.e. is covered by his or her spouse under the plan of another employer) the employee is exempted from the requirement to join the plan.
- b) If the spousal coverage subsequently becomes unavailable (e.g. the spouse ceases employment) the employee may enroll if he or she does so immediately and provides proof of the circumstances. If he or she does not enroll immediately, it will not be permissible to enroll later.
- c) If, at the time the plan is introduced, the employee is residing in a province which provides dental care to all children (subject only to age) and if the employee decides not to enroll his or her children, the children may be subsequently enrolled if the family moves to a province without such dental care provisions, providing the enrollment is made immediately. This provision would be applied only once. Subsequent moves between provinces would have no bearing, and would not open up new options.
- d) If an employee is single (and thus compulsory enrolled as such) at the plan's inception and subsequently becomes the spouse of a person who has dental care through another employer, the employee cannot withdraw from the plan. The "spousal coverage" exemption applies only at the inception of the plan.
- e) If both husband and wife are eligible Public Service employees, one may be enrolled as the dependent of the other, or they may each enroll as employees, as they choose. However, both must be covered.

#### 5. TIME LIMITS FOR DECISIONS

Fair and reasonable time limits would be developed for all situations in which the employee must make a decision about coverage, in keeping with the importance, and general irrevocability of those decisions.

#### 6. LEAVE WITHOUT PAY

Employees will have the option of continuing coverage during periods of leave without pay, with premiums to be paid in advance (e.g. on a quarterly basis). As in other insurance plans, the employer will continue its contributions for certain forms of leave such as leave without pay for illness or maternity.

It should be noted that as administrative preparations for such a large and complex plan proceed the parties may find it beneficial to modify the agreed rules. Any such adjustments will be by consent of the parties, provided that the basic character of the original agreement shall not be altered.

#### CONTRIBUTIONS AND COST-SHARING

The cost of the plan will depend entirely on the extent to which members utilize the benefits. The contributions of individual employees and the employer shall be equal. The employees' share of the Unemployment Insurance Premium reduction will, commencing with the payment in calendar year 1987 in respect of 1986, no longer be paid to employees in cash but will be a credit to the plan to be applied against any deficit.