



**CATCA GROUP LIFE INSURANCE PLAN
CERTIFICATE**
UNDERWRITTEN BY GREAT-WEST LIFE AND ACE INA

This certifies that the named certificate holder is insured in accordance with the terms of the group policy, 138020 and OE10373701, CI10373701, issued to the CATCA Insurance Trust. This certificate replaces all certificates bearing an earlier date of issue. It is not a contract of insurance. All rights with respect to interpretation will be governed by the group policy. The governing amount of insurance and beneficiary appointment will be those which are on file with the administrator at the time of claim. Coverage will remain in force only as long as premiums continue to be paid unless otherwise stated.

«FNAME» «INIT» «LNAME»
«ADDR1»
«ADDR2»
«CITY», «PROV» «PCODE»

THE
Great-West Life
ASSURANCE COMPANY
A member of the financial institutions group of companies.



ORIGINAL EFFECTIVE DATE «ORGDT»	DATE OF ISSUE «ISSUEDT»
REFERENCE NUMBER «PIN»	DATE OF LAST CHANGE «CHGDT»

Optional Life Insurance: AD&D:	BENEFICIARY «LIOE_BEN1» «LIOE_BEN2» «VADD_BEN1» «VADD_BEN2»
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Optional Coverage	Member Spouse Children	LIFE AD&D \$«LIFE_MB» \$«LIFE_SP» \$«LIFE_CH»	\$«ADD_MB» \$«ADD_SP» \$«ADD_CH»
Free Critical Illness (Member only): \$«LIDOO_MB»			
Spouse : «SP_NAME»			

Covered Conditions (continued)

Additional Benefits (*indicates partial payment)

- Ductal Carcinoma in situ*
- Loss of independence*
- 2nd Event Coverage

Notice and Proof of Claim for Critical Illness Benefit

Written notice of claim must be given to the Company within 30 days after the Survival Period of the occurrence or commencement of any loss covered by the policy, or as soon thereafter as is reasonably possible but in no event later than one (1) year from the date of diagnosis. Notice given by or on behalf of the claimant to the Company, or to any authorized agent in the Company, with information sufficient to identify the Insured Person, shall be deemed notice to the Company.

Claim forms can be obtained by contacting the Plan Administrator.

ADDRESS CHANGES

It is important that the plan administration records remain current. Should you move, be certain to advise the plan administrator of your change of address.

IMPORTANT

This certificate supersedes and replaces all previous communication material. Please keep in a safe place.

This information summarizes the benefits and provisions of your Voluntary Insurance Plan. It does not constitute the Group Policies and is not a contract of insurance, nor does it create or confer any contractual or other rights. Every effort has been made to ensure that the information is accurate. However, if there is any question as to interpretation, all rights with respect to an insured person will be governed solely by the Group Policies issued to the Canadian Air Traffic Control Association, by Coughlin & Associates Ltd., The Great-West Life Insurance Company and ACE INA.



COUGHLIN & ASSOCIATES LTD.
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4. the last day of the month in which you cease to be an eligible employee and/or cease to be in an eligible class;
5. for employees, the February 1st coincident with or following the employee's 70th birthday. For the spouses, the February 1st coincident with or following the spouse's 70th birthday, regardless of the employee's age;
6. the first of the month following receipt of a member's dated and signed request to cancel.
7. the due date of the first premium to which you have not made the required contribution for your coverage; or
8. for a dependant, the date the dependant ceases to meet one of the definitions as listed under eligibility. If an employee dies, the surviving dependant's insurance ceases.

Provisions exist for maintaining optional coverage for employees who are not at work due to sickness, leave of absence, etc. Please contact the plan administrator for information regarding your coverage while on leave.

Continuation of insurance

An insured active member who becomes an associate, retired associate or honorary member may elect to continue his insurance coverage under the plan subject to the limitations described in the "Termination of coverage" section. By choosing this option, the current amounts of insurance on the life of the member and his family will continue with no further increases. The premiums are payable annually in advance and due February 1st of each year.

**FREE CRITICAL ILLNESS BENEFIT
(MEMBER ONLY TO AGE 65)**

Covered Conditions:

Contact the Plan Administrator for a full definition of the listed conditions.

- Heart Attack
- Cancer
- Stroke
- Coronary Artery Bypass Surgery
- Blindness
- Paralysis
- Multiple Sclerosis
- Alzheimer's Disease
- Amyotrophic Lateral Sclerosis (ALS)
- Coma
- Deafness
- Parkinson's Disease
- Severe Burns
- Aorta Surgery
- Benign Brain Tumour
- Major Organ Failure

Optional life insurance payment of benefit

The life insurance coverage consists of term insurance and is payable only if you or one of your insured dependants should die.

In the event of your death, your named beneficiary will be paid a lump sum amount. Changes in beneficiary designation are subject to applicable legislation. If there is no beneficiary, the benefit is payable to your estate. If you wish to change your beneficiary, the appropriate beneficiary designation forms are available through the plan administrator.

Claim procedures

If you or one of your dependants should die or suffer a dismemberment, the necessary claim form can be obtained by contacting the plan administrator.

Suicide limitation

If a person commits suicide within two years after the insurance on his/her life takes effect or increases, the insurer's liability for the portion of the insurance will be limited to the premiums paid for that insurance.

Smoker/non-smoker status

If you declare yourself a non-smoker, any change in this status must be reported by completing a form provided by the administrator. A non-smoker is a person who has not smoked cigarettes within the last 12 months.

**Optional accidental death and dismemberment benefit
(Grandfathered plan)**

Classification	Amount of optional AD&D
Member only plan	units of \$25,000 (maximum \$250,000);
Child only plan	fixed coverage amount of \$50,000 per dependant child

Termination of optional life insurance

Termination occurs on the earliest of the following events:

1. termination of membership in CATCA or termination of employment (except as outlined in the retirement clause);
2. your death;
3. termination of policy;

OPTIONAL LIFE INSURANCE – EMPLOYEE AND/OR SPOUSE and CHILDREN

Eligibility

Members in good standing of the Canadian Air Traffic Controllers Association and their dependants have the option to be covered under the optional life and accidental death and dismemberment insurance plans, subject to being actively at work. An employee is considered to be actively at work if absent due to vacation, weekends, statutory holidays or shift variances. Members must also be in an eligible class, satisfy the eligibility conditions and be under age 70.

Dependant means:

1. an employee’s spouse or common-law spouse or former spouse who is under the age of 65;
2. an unmarried, natural, adopted or step child of the employee or insured spouse, or the unmarried child for whom either has been appointed guardian for all purposes by a court of competent jurisdiction provided the child is:
 - 2.1 over 15 days of age but under 21 years of age;
 - 2.2 or at least 21 years of age but less than 25 years of age and a full-time student, or incapacitated and incapable of self support; or
 - 2.3 a child of the insured spouse is not insurable unless he is also the member’s child, or the spouse is living with the member and has custody of the child. A child for whom the member or the insured spouse has been appointed guardian is not insurable unless:
 - 2.3.1. Great-West Life has received satisfactory proof of guardianship; and
 - 2.3.2. if the insured spouse is the guardian, the spouse is living with the member.

Spouse means:

A person who is lawfully married to the employee according to applicable provincial legislation.

Common-law spouse means:

A common-law relationship is considered to exist where two people live together in a common-law conjugal relationship for at least 12 months.

A former spouse means:

A divorced or ex-common-law spouse of the member for whom insurance protection for some of the benefits available under the group policyholder’s benefit program is mandated by court order. A divorced spouse is not eligible for coverage under the plan.

Change in spouse

A change from a common-law spouse to a legal spouse is valid only when the legal spouse is living with the employee. A change from a former spouse to a legal or common-law spouse is not allowed unless the court order under which the former spouse qualified for coverage has expired.

Conversion

You and/or spouse may convert your group optional life coverage to an individual life policy upon termination of your membership, retirement, or termination of the policy if you have been covered for the last five years. Evidence of good health is not required. An application and the first premium due for the individual policy must be received within 31 days after the termination of your group coverage. For more information, including types of coverage available under the conversion, please contact the plan administrator.

Optional group term life insurance coverage is available to age 70.

Family optional life insurance

You will be paid a lump sum amount, if living, otherwise your estate, in the case of your insured dependant’s death. Coverage for your dependants ceases the earliest of:

1. the date they cease to meet eligibility requirements;
2. the date the employee’s coverage ceases; or
3. date of employee’s retirement.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT (AD&D)

You will be paid a lump sum if you have an accident while you are insured which causes death or a loss. The loss must occur within 365 days of the accident. In the case of loss of life, the full amount will be paid to your beneficiary as appointed in your group optional AD&D policy with the exception of quadriplegia, hemiplegia and paraplegia where the maximum payable is two times the principal sum.

Schedule of Loss

These percentage amounts will be paid if an accident results in the loss of:

Loss if Life	100%
Loss of Both Hands or Both Feet	100%
Loss of Entire Sight of Both Eyes	100%
Loss of One Hand and One Foot	100%
Loss of One Hand and Entire Sight of One Eye	100%
Loss of One Foot and Entire Sight of One Eye	100%
Loss of Speech and Hearing in both Ears	100%
Brain death	100%
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet	200%
Quadriplegia	200%
Paraplegia	200%
Hemiplegia	200%
Loss of One Arm or One Leg	75%
Loss of Use of One Arm or One Leg	75%
Loss of One hand or One foot	75%
Loss of Entire Sight of One Eye	75%
Loss of Use of One Hand or One Foot	75%
Loss of Speech or Hearing in Both Ears	75%
Loss of Thumb and Index Finger of the Same Hand	33.33%
Loss of Use of Thumb and Index Finger of Same Hand	33.33%
Loss of Four Fingers of the Same Hand	33.33%
Loss of Hearing in One Ear	33.33%
Loss of All Toes of Same Foot	25%

Quadriplegia, Paraplegia and Hemiplegia losses are subject to an all policy combined maximum benefit amount of \$1,000,000.00.

“Loss” shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint: with respect to arm or leg, the actual severance through or above the elbow or knee joint: with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to thumb and index finger, the actual severance through or above the first phalange; with respect to fingers, the actual severance through or above the first phalange of all four fingers of the same hand; with regard to toes, the actual severance of both phalanges of all toes of the same foot.

“Loss” as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs or one side of the body), means the complete and irrecoverable paralysis of such limbs.

“Loss of Use” shall mean the total and irrecoverable loss of function of an arm, hand or leg, provided such loss of function is continuous for twelve consecutive months and such loss of function is thereafter determined on evidence satisfactory to the Company to be permanent.

“Brain Death” means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

Exclusions for AD&D

No amount for the accidental death and dismemberment benefit will be payable for any loss resulting from or associated with any one or more of the following:

1. suicide while sane or insane;
2. intentional, self-inflicted injury while sane or insane;
3. war, insurrection or voluntary participation in a riot;
4. service, including part-time or temporary service, in the armed forces of any country;
5. medical or surgical treatment except surgical re-attachment;
6. disease or infirmity, except those infections occurring through the injury for which loss is being claimed;
7. travel or flight in any aircraft except solely as a passenger in a licensed aircraft flown by a pilot certified to fly the aircraft. Under no circumstances will benefits be paid where the aircraft is owned, leased or rented by the employee or where the person who suffers the loss is acting as a crew member.

Payment of premiums for optional term life insurance

Convenient payroll deductions will be made for premium payment where possible. If payroll deductions are not possible, convenient, pre-authorized monthly payments can be withdrawn directly from the bank account of your choice. Quarterly, semi-annual and annual invoicing options are also available upon request at no extra cost.

Should your payroll deductions cease for any reason, please contact the plan administrator immediately to make arrangements to ensure coverage is not interrupted.

NOTE: Premiums are structured so that the same premiums are in effect for five-year age spans. Premiums charged are amended as an employee or spouse moves from one age category to the next.

Optional life insurance benefit

Classification	Amount of life insurance
Employee	units of \$10,000 (maximum \$500,000);
Spouse	units of \$10,000 (maximum \$500,000);
Each eligible child	\$5,000.