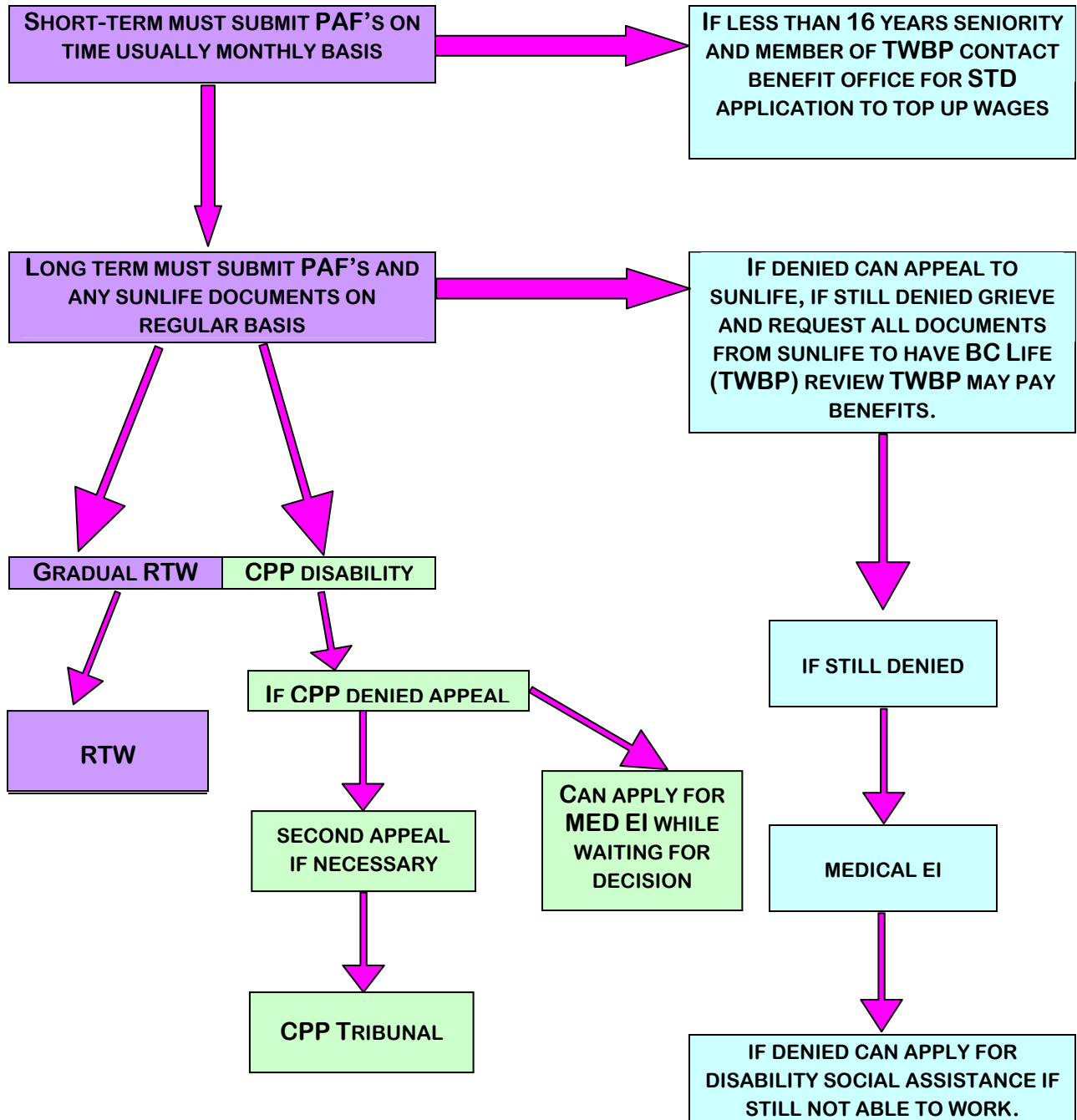


Benefit Application Flow Chart



Abbreviations Definition	
RTW	- Return to work
TWBP	- Telecommunication Workers Benefit Plan
PAF	- Practitioner Assessment Form
CPP	- Canada Pension Plan

TW BENEFIT PLAN

Integration of Part C Benefits with the Company Sick Leave Plan as it relates to Appendices A through D of the TWU/TELUS Collective Agreement.

COMPANY SICK LEAVE PLAN

- Regular and Regular Part Time employees of TELUS.
- Initially, each member receives an allocation of 130 sick days.
- When a member becomes disabled, they will receive a sick leave benefit of 100% of base salary for anywhere between 10 and 130 days dependent on years of service.
- If a member is still disabled when coverage at the 100% is exhausted, company benefits are payable at 70% of base salary for the balance of the 130 day period.

Years of Service	Days at 100%	Days at 70%
0 - 3 months	Nil	Nil
4 months to 2 years	10	120
3 years to 5 years	25	105
6 years to 10 years	75	55
11 years to 15 years	100	30
16 years and over	130	Nil

- The sick bank is fully replenished when a member has returned to work after a period of disability for 65 continuous business days.
 - Subsequent disabilities that occur within the 65 business days of returning to work after a period of disability will result in a member receiving no company benefits during the period of disability after the company sick leave allocation has been exhausted and prior to the member becoming entitled to LTD benefits.

COMPANY LTD PLAN

- After a member has been disabled from his own occupation for 6 months, he will be eligible for benefits under the Company paid LTD plan (currently SUNLIFE).
 - Benefits will be paid at 70% of base salary
- After the member has been on LTD for 12 months, they will qualify for continued LTD benefits only if they satisfy the "any occupation" definition of disability.

TW BENEFIT PLAN - PART C COVERAGE

- PART C benefits are not payable during periods in which a member is in receipt of sick pay benefit at the 100% level.
- PART C benefits are payable during periods in which a member is in receipt of either sick pay or Company paid LTD benefits at the 70% level.
- PART C benefits are payable during periods when a disabled member is not in receipt of sick pay benefits during the period of disability after the Company Sick Leave allocation has been exhausted and prior to the member becoming entitled to LTD benefits.

- After a member has been on sick pay and LTD for a combination of 18 months:
 - PART C benefits continue (for a maximum of 6 months) while member is disabled und the Any Occupation definition.
 - PART C benefits continue (for a maximum of 6 months) if the member is not considered disabled under the Any Occupation definition, but can provide medical proof of the inability to perform the tasks of their own occupation.
- You must be a member of the TWBP and satisfy all of the requirements of the Plan to receive benefit payments. Please check your Statement of Earnings to confirm your membership. A **TWU HB** Plan deductions indicates membership in **PARTS B & C Group Life, Survivor Income Benefit and Short Term Disability**.

PART C - Benefits Summary

- Short Term Disability (STD) insurance provides you as a regular employee with wage loss protection for up to 2 years from the first date that you are unable to do your own job due to serious illness or disability. This is done by paying 'top up' benefits when the TELUS benefit drops below 100% of pay and by continuing to pay the entire benefit after TELUS sick benefits expire.

Cost

- Members pay 1.5% of actual gross earnings effective July 2003 for GL, SIB & STD coverage.

TWU members who have declined TWBP membership may re-apply for membership by completing an application form and providing evidence of insurability. You may be asked to provide supplemental medical information.

Definition of Disability under the Plan

- Disability means the Member is unable to work at his normal occupation because of an injury, accident or illness and is under the care of a physician. The physician must be licensed to practice medicine in British Columbia or Alberta or some other jurisdiction approved by the Plan Trustees.

Date of Disability

- This is the first calendar day that a Member is unable to work because of accident or illness. If the Member is on an unpaid leave of absence at this date, the Member's date of disability is the date the unpaid leave ceases.

Amount of STD Monthly Benefit

- Your STD benefit is a non-taxable benefit intended to ensure that you continue to receive approximately the same amount of net income you were receiving while you were working. As you will not have to pay income tax and various other income deductions while disable, and may be receiving benefits from other sources, the amount of monthly benefit paid is a percentage of your pre-disability gross monthly pay. The amount of benefit is based on your Annual Earnings at the date of disability. The amount of the monthly benefit payable is calculated as a percentage of your monthly earnings (Annual Earnings divided by 12) and is

determined by what other source of income you are receiving as shown in the table on the next page.

STD Benefits Start Date

- STD payments start from the first day after you stop receiving 100% of earnings from your employer.

To Receive STD Benefits

- In order to receive STD benefits, you must complete an Application for STD Benefits and:
 - be receiving sick leave benefits from your employer; or
 - provide satisfactory medical proof of your disability to the Trustees. In addition you must:
 - suffer a loss of earnings while disabled;
 - be under the regular care of a physician; and
 - agree to reimburse the Plan for any overpayments (When you complete an application for STD benefits you also agree to reimburse the Plan for any benefit overpayments.)

Note: At any time during a Member's disability period, the Trustees or their agent may request medical proof of disability.

Length of STD Benefit Period

- Monthly STD payments continue while disabled for up to 24 months following your date of disability, but not beyond the date:
 - a) you retire under the Telecommunications Workers Pension Plan; or
 - b) you reach age 65; or
 - c) your employment is terminated, whichever occurs first.

You May be Eligible for CPP Disability Benefits

- If your disability is severe and expected to continue for more than 4 months you should apply for Canada Pension Plan (CPP) disability benefits immediately. ***Within 6 months of your date of disability, you must apply for CPP disability benefits and provide the Trustees with written proof of your application. If you fail to provide written proof of your CPP disability benefits application within this period, your STD payments will cease.***

If You Are Receiving CPP Disability Benefits While Receiving STD Benefits

- Your STD Benefit from the TWBP will top up the CPP benefits until the end of the 24 month period. If you qualify for CPP Disability Benefits, you should notify the Plan Administration Office immediately.

If Your Disability is Caused by the Fault of a Third Party

- STD Benefits are not payable for disabilities caused by the fault of a third party, that is someone from whom you may be seeking monetary compensation (for example, a disability resulting from a motor vehicle accident that was the fault of another person). If your disability is caused by the fault of a third party a Disability Loan rather than STD benefits may be payable from the Plan. The Trustees may,

in their absolute discretion, provide you with a loan pending settlement of your claim against the third party PROVIDED THAT you sign an agreement to reimburse the Trustees of the Plan. The amount of reimbursement is dependent upon the actual amount of your settlement and takes into account your legal expenses and the amounts you may be required to repay to your employer. If you release a third party of liability, without making a claim for lost wages, you will still be required to reimburse the Trustees. Therefore, in order to avoid your having to repay a loan without the offsetting recovery from the third party at fault, it is extremely important that you advise your adjuster or lawyer of your claim for lost wages at the beginning of any disability caused by the fault of a third party.

STD Overpayments

- Overpayments may occur because of your STD benefits or disability loan payments being paid to you while you are awaiting a decision concerning your eligibility for other income benefits to which you may be entitled, for example from Workers Compensation, CPP disability benefits, Telecommunications Workers LTD Plan benefits or recovery from a third party. All overpayments must be repaid to the TWBP immediately after receiving a retroactive benefit from any other source.

If You Become Disabled During a Leave of Absence or Work Stoppage

- STD benefits will not commence being paid while you are on a leave of absence from your employer or if you are either on strike or locked-out by your employer. STD benefits will begin on the date you would normally have returned to work.

If You Return to Work Part-Time or for a Trial Period

- Your monthly benefit will be reduced by the days paid from working. STD benefits are not payable under the Plan for disabilities caused by or resulting from:
 - injury or sickness which was intentionally self-inflicted, while sane or insane;
 - participation in a rebellion, a riot, or disorderly conduct;
 - participation in a war or by service in the armed forces;
 - flying or air travel, except when flying or travelling in an aircraft for which a certificate of airworthiness has been issued by the appropriate government authority and which is operated by a properly licensed pilot;
 - the commission of an offence under the Criminal Code of Canada or another country;
 - non-medical consumption of drugs or alcohol, except that the Trustees may approve a claim for disability benefits if the Member is being treated for chemical dependency or alcoholism; or

Further, no STD benefits are payable while the Member:

- is institutionalized in a penitentiary or jail;
- resides at a place other than his ordinary residence or at a hospital;
- is not under the regular care of a physician.

Contributions During a Leave of Absence

- You are required to continue your contributions during any unpaid leave of absence (LOA) in order to maintain your coverage. Your employer or the Plan

Administration Office will advise you of the amount you are required to pay during a LOA.

NOTE: If you do not pay the required contributions, your coverage lapses and you will be required to provide satisfactory medical evidence of insurability before rejoining the Plan.

Contributions While Disabled

- If you become disabled under the terms of the Plan, all of your contributions will be waived and payroll deductions will stop as soon as your earnings stop being paid by your employer. No further contributions are required and your coverage continues as long as you remain disabled and an employee of the Company under the terms of the Plan.

Disability Claims

- **If you are Receiving Company Sick Leave or Workers' Compensation Benefits** - you must complete an Application for Short Term Disability Benefits; no additional medical certificate is required on initial application.
- **If you are Not Receiving Company Sick Leave or Workers' Compensation Benefits** - you must complete a special Application for Short Term Disability Benefits plus provide a medical certificate supporting disability.

NOTE: At any time during disability you may be required to provide medical proof of continuing disability.

Applying for Coverage

- If you are on Company paid sick leave and are a TWBP member you need to apply to TWBP benefits by either contacting the plan administration officer, or downloading an application for short term disability benefits from the twplans.com website.

Payments

- STD is paid once a month and mailed by cheque. BC Life & Casualty issues the cheque on the 15th of each month for the previous calendar month.

LTD

- LTD (Sunlife) is payable after you have been totally disabled for 6 months. LTD pays 70% of base salary at the time of disability. LTD can take 8 weeks or more to approve and make payment. Payment for LTD is made once a month on the 8th of each month for the previous calendar month by direct deposit.

If Your STD Claim is Denied

- If your claim for STD benefits is denied, you may appeal the decision by making a written request to the Trustees for their special consideration. If a claim is denied, you should also file a grievance with the local Shop Steward. The Steward should advise the servicing Business Agent without delay.