

Termination of Insurance

The insurance shall immediately terminate on the earliest of the following dates:

1. The date the Insured member ceases to be actively employed on a full-time full-pay basis;
2. The date the required premiums are not paid;
3. The date the Insured member ceases to be an active member of the British Columbia Pharmacy Association;
4. The date the Insured member attains age 70;
5. The date the Master Policy is terminated.

Disclaimer

This brochure is provided for the purpose of explaining the principal features of the British Columbia Pharmacy Association's RADD program in a brief and easily understood manner. All rights with respect to the benefits of a member will be governed by the Group Policy G800, underwritten by the Manufacturers Life Insurance Company (Manulife Financial) and issued to the British Columbia Pharmacy Association.

Claim Procedures

Intervener Responsibilities

1. Advise and explain BCPHA RADD program to the member and of the urgency of their attendance with a doctor. *This is necessary to start the plan's elimination period, as the Insured member must be under the care of a doctor and away from employment for a minimum of 14 consecutive days. The claim is then retroactive to the first day of attendance with a doctor.*

BCPhA Responsibilities

1. Call Manulife Financial, Affinity Markets at 1-888-272-4492 and request a claim kit (Claimant Statement, Physician's Statement, instruction sheet). Advise the member to complete the "Claimant Statement" and to make sure all the information required on the instruction sheet is submitted.
2. Complete the form entitled "Administrator's Statement" in the claims kit with Policy No. 800 and the member's name and membership number, and submit it to the address below.

Member's Responsibilities

1. Review the information in the claim kit and complete the "Claimant Statement". Make sure all the information required on the instruction sheet is submitted.
2. Forward original information to:
Affinity Markets, Manulife Financial
Claims Services
PO Box 4213, STN A
2 Queen Street East
Toronto ON M5W 5M3

If you have any further questions please call Manulife Financial at 1-888-272-4492.

BCPhARADD G800

01/06



Rehabilitation of Alcohol / Drug Disability Benefit (RADD)

For Members of the British Columbia Pharmacy Association

Group Policy Number G800



British Columbia
Pharmacy Association
INSURANCE PROGRAM

Underwritten by



The Manufacturers Life Insurance Company

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Effective July 1, 2002

Rehabilitation of Alcohol / Drug Disability Benefit (RADD)

Plan Eligibility

This plan is included in membership for all active pharmacist members of the British Columbia Pharmacy Association under the age of 70 who are practicing Pharmacists actively employed on a full-time full-pay basis (at least 20 hours per week).

Monthly Income Disability Benefit

In the event that the Insured member is Totally Disabled, as defined, as the result of an alcohol or drug dependency and remains continuously so disabled beyond the elimination period, the Insured member will receive a monthly benefit of \$2,000 for up to the Maximum Benefit Period.

Benefit payments start after the Insured member has satisfied the elimination period and then benefits are paid retroactively to the beginning of the elimination period.

Elimination Period

This is a period of 14 consecutive days during which the Insured member is Totally Disabled, commencing with and calculated from the date of the first visit to a physician legally licensed to practise medicine, who is recommending a medically supervised program to eliminate the use of alcohol or drugs.

Maximum Benefit Period

For any period of Total or Partial Disability, the maximum period for which benefits are payable is three months in any twenty-four month period.

Total Disability

An Insured member is considered to be "Totally Disabled" if, as a result of an alcohol or drug dependency, he/she is completely unable to perform the essential duties of his/her occupation.

Total Disability shall not be deemed to exist for any purpose of the policy during any period in which the Insured member is engaged in any gainful occupation, or is not under the regular care and attendance of a licensed physician and/or undergoing a medically supervised alcohol or drug rehabilitation program.

Partial Disability

Following a period for which benefits were payable for Total Disability of not less than 15 days, benefits will continue to be payable during a period in which the Insured member is involved in rehabilitation employment. The monthly benefit shall equal 50% of the monthly benefit payable for Total Disability. Such periods shall be combined with periods during which benefits were payable for Total Disability so as not to exceed the maximum benefit period.

Any payments for total or partial disability for a period of less than one month will be at the daily rate of one-thirtieth of the monthly income. All claim payments are made monthly in arrears.

Recurrent Disability

If an Insured member returns to active work after benefits have become payable and within two months again becomes Totally Disabled due to alcohol or drug dependency, this subsequent period of Total Disability will be considered for all purposes of this coverage to be a continuation of the previous period of Total Disability.

Integration of Benefits

In the event the Monthly Benefit Amount while Totally Disabled exceeds 80% of the monthly Gross Income of the Insured member, Manulife Financial will reduce the Monthly Benefit Amount by this excess.

Monthly Gross Income means the Insured Member's average monthly Earned Income before taxes as reported on the Tax Return and T4 for the year immediately preceding the disability. For self-employed Insured members, monthly Earned Income also includes the gross income, net of business expenses, from the business.

Schedule of Benefits

Monthly Benefit Amount:	\$2,000 payable to the Insured member.
Maximum Benefit Period:	Three months.
Elimination Period:	14 consecutive Days. Benefits will be paid retroactively to the beginning of the elimination period.

Exclusions

Benefits will not be paid for:

- Any period of Disability, including throughout the Elimination Period, during which the Insured Member is not under continuing medical treatment and supervision;
- Any loss or Disability resulting directly or indirectly and wholly or partially from committing or attempting to commit an assault or criminal offence;
- Any period of Disability while the Insured Member is on a maternity leave as required by law, or during a Leave of Absence;
- The date the Insured Member fails to furnish satisfactory evidence of continuance of Disability or the date that he or she is no longer receiving regular medical supervision and treatment considered satisfactory to the Company.