NABET 700 CEP

BENEFITS PROGRAM SUMMARY

Health and Welfare Benefit Plan

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Group Savings Plan

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Optional Benefits

THE BEST BENEFIT COVERAGE AVAILABLE FOR FREELANCE FILM AND TELEVISION TECHNICIANS IN CANADA

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NABET *700 CEP*

HEALTH & WELFARE BENEFIT PLAN

LIFE COVERAGE

- Life Insurance..... $25,000
- Accidental Death & Dismemberment..... $25,000
- Dependent Life Insurance, Spouse $5,000
- Dependent Life Insurance, Children..... $2,500

EXTENDED HEALTH COVERAGE

- Deductible (per calendar year) Single: $25 / Family: $50 *(deductible not applicable to prescription drugs)*
- Co-Payment - 80% of all eligible expenses
- Prescription Drugs *(PAY DIRECT DRUG CARD)*
- Semi-Private Hospital, Vision Care Expenses - $100/2 years
- Orthopaedic Appliances, Paramedical Services*(eg. Chiropractor*, Naturopath, Psychologist, Speech Therapists, Masseur, Physiotherapist & Podiatrist*):* $700/calendar year / service or speciality (*OHIP maximum must be exceeded)
- Private Duty Nursing-24 hr care, Hearing Aids-$500/5 yrs Out of Province & Out of Country Emergency Medical Care (if the insured is covered by a Provincial Plan) & ManuAssist -

TRAVELMEDICAL INSURANCE

- ManuAssist Health Advice & Assistance

DENTAL COVERAGE

- Deductible (per calendar year): Single: $25 / Family: $50
- Co-Payment - 80% for *Basic, Diagnostic, Preventative, Periodontic, Endodontics (Root Canal),*
- *X-Rays, Cleanings & Fillings*
- Co-Payment - 50% for *Major Restorative (crowns & caps)*
- Maximum Coverage: $2500/member and each eligible family member/calendar year.
- Current Province of Residence Dental Fee Guide

ACCIDENT & SICKNESS COVERAGE

(Known as Short Term Disability or Weekly Income)

- Starts on the:
  - 1st day of disability as a result of Accident
  - 8th day of disability as a result of Sickness
- 66.7% of Weekly Earnings to a $500 maximum/week
- 17 Week Benefit
- *Income Received is Tax-Free*
- Members enrolled after Sept 1/96 are subject to a six (6) month Qualifying Period.

BENEFIT PLAN COSTS

	Monthly+	Quarterly+
SINGLE	$ 55.00	$165.00
FAMILY	$110.00	$330.00
WAIVER*	$ 38.00	$114.00

- Family coverage available for same sex spouses.
- Waiver of Health & Dental due to spousal coverage
- Cheques payable to The NABET 700 CEP Benefit Fund.

PLAN MEMBERS ARE RESPONSIBLE FOR ALL BENEFIT COSTS DUE!

OPTIONAL BENEFITS

Optional Life Insurance, Mortage Insurance, 24 Hour Accident & Sickness Disability Income Coverage

- 100% member paid, tax-free benefit
- Completely Portable and Transferable
- *special NABET Group Discounts*
- Disability pay to age 65
- Return of Premium Disability Insurance Now Available

LONG TERM DISABILITY (New Information – June, 2001)

Benefits that pay if you become totally disabled and benefits that return your preminiums if you do not! You cannot lose!

Will your income continue if you are sick or injured?

Do you think the Workplace Safety Insurance Board will take care of you?

Then NABET 700 CEP Log Term individually owned Income Protection Disability Plan will cover you to age 65 and provide an indexed monthly income if you are unable to work due to an accident orsickness. This valuable 24 hour 7 days a week protection is available at significant discounts to NABET 700 CEP Members.

Note: This Program is now available in two forms:

1. A lowcost program that pays disablity benefits only; or
2. A slightly higher priced Program that will return your insurance preminiums cost to you if little or no claims are made by you every eight years.

CRITICAL ILLNESS PROGRAM (New Information – June, 2001)

A Critical Illness Insurance Program is designed to pay a lump sum payment to a Member that has suffered a severe injury, or catastrophic illness, such as cancer, heart attack or stroke, even if the Member fully recovers or did not suffer a loss of income or reduced ability to work. This lump sum benefit is paid in addition to any Short/Long Term Income Benefits to give the Member independence towards making meaningful decisions about his/her physical and financial recovery and to protect his/her standard of living. The payment may be used in any manner the Member chooses, such as:

- Out of country or non-government covered treatments
- Specialized medical treatment, private nursing or child care
- Home or vehicle alterations to accommodate the Member's special needs
- Payments for mortgage, business loans or other debts
- Invest in the Member's and his family's future

For further information about Long Term Disability and Critical Illness, contact Harry or Geoff at 905-837-2600 or via e-mail harry@matheisassociates.com and harry@matheisassociates.com

BENEFICIARY DESIGNATIONS (New Information – June, 2001)

Is your Beneficiary Designation (Selection) Up to Date?

The Beneficiary Designation in your group Benefits Plan and your Group RRSP Program is a very powerful tool and in some cases more powerful than your will. Make sure that you review your Beneficiary Designation on your NABET 700 CEP sponsored plans to ensure accuracy. If you need assistance with beneficiary selections please contact Matheis Associates, your Plan Administrator.

MEMBER COVERAGE (New Information – June, 2001)

Of interest to Members who are covered under the NABET 700 CEP Health and Welfare Benefit Plan as a Dependent of another Member (i.e. Spousal coverage)

Are both you and your spouse eligible for benefits under the NABET 700 CEP Health and Welfare Benefits Plan? At the time of enrolment did you elect to be covered under your spouse's name as a "dependent" or your spouse? If so you are missing out on a very important part of the Health and Welfare Benefit Plan.

If you are listed as a "dependent" of your spouse you will not be covered for the $25,000 Life and Accidental Death & Dismemberment benefits nor would you be eligible for Weekly Income (Short Term Disability) benefits in the event of a disability.

In order that both you and your spouse are protected in the event of an illness or injury both Members must be enrolled in the Health and Welfare Benefits Plan. The suggested coverage varies depending on whether there are dependent children involved or not. Please contact your Plan Administrator for clarification and/or assistance.

No Dependent Children - Both Members elect "Single" Coverage until such time as a dependent child is added.

Family Unit includes Dependent Child(ren) - Once there is a dependent child, one spouse would choose "Family" coverage and the other spouse would choose "Waiver" (thus ensuring that the Life, AD&D and Weekly Indemnity coverage remains in effect for both Members)

Cost:	Family	$ 110	per month
	Waiver	$ 38	per month
	Total	$ 148	per month

Questions about your coverage or beneficiary designations?
Contact Susan at Matheis Associates (905-837-2600) or via e-mail at susan@matheisassociates.com.

PLAN INFORMATION

- All new NABET 700 CEP members are eligible to join the Plan free of charge within 30 days from the date of initiation as a NABET 700 CEP member.
- You will be considered eligible for membership in the NABET 700 Benefits Program if:
  - You are a member in good standing as defined by the Constitution and Bylaws; and
  - You have paid the Late Entrant Fee of $500, if applicable.
- Late entrants are eligible members who did not join the Plan within 30 days of becoming an eligible member. If you are a Late Entrant the insurer may restrict some benefits. Late Entrant approval is subject to receipt and approval of satisfactory evidence of insurability.
- Should you wish to terminate your membership in the Plan for any reason, you must do so in writing with at least 30 days notice to the NABET 700 Benefit Fund care of the NABET 700 office. Once terminated you will not be eligible for re-enrolment to the Plan for a period of 3 years, at which time you will be responsible for all re-enrolment costs.

LifeWorks® OneSource (New Information – March, 2002)

NABET 700 CEP is pleased to announce a new and expanded service called LifeWorks® OneSource. It can be difficult to balance the demands of work with those of your personal life. Stress, work concerns, and coping with personal situations can throw your life out of balance.

LifeWorks® OneSource is a one-stop resource that offers consultation, information, and personalized community referrals, available 24 hours a day, 7 days a week for you and your family members.

When you call, you will be assisted by expert consultants who can help with such issues as:

- Emotional Well-being - finding time for yourself, relationship conflicts, first-time events, grief and loss, depression, stress, marital concerns.
- Work Issues - co-worker relationships, change in workplace, business travel, career planning, communication skills.
- Everyday Issues - house sitting, appliance/home repair, buying big ticket items, pet sitter/pet care, healthy lifestyle, nutrition, exercise.
- Parenting and Child Care - pregnancy and birth, adoption, child development, step or single-parenting, adolescents, discipline issues, child care options.
- Legal Matters - divorce, family matters, landlord/tenant, real estate, consumer issues, criminal, debt/credit matters, attorney selection.
- Resources for Seniors - long-distance caregiving, care options, healthcare information, meal and transportation programs.
- Financial Issues - budgeting, debt management, investing, insurance options, taxes, retirement planning.
- Disability & Accessibility - education rights & resources, independent living, accessing services, confronting discrimination, caregiver support.
- Education & Schooling - homework issues, study habits, college application process and selection, special needs programs, scholarships.
- Addiction & Recovery - alcohol, smoking, gambling, eating disorders, education, treatment options.

LifeWorks® is free and easy to use. Best of all, you may call as often as you like. The Masters-level consultant will help assess your situation and develop a plan with you to resolve concerns. Calls are strictly confidential; no one will know you called unless you tell them. LifeWorks® consultants have access to resources and in-house experts to provide the appropriate information that will meet your needs.

LifeWorks® is made available to save time, money, and energy by providing information at your fingertips - allowing more time for you to do the things you enjoy.

All it takes is a phone call. Call today!

GROUP SAVINGS PLAN

PROGRAM DESIGN

TYPE OF PLAN
Group Registered Retirement Savings Plan (GRRSP)

ELIGIBILITY
All current members of NABET 700 CEP in good standing are eligible with no waiting period.

PARTICIPATION
Mandatory

PROGRAM CONTRIBUTION LEVEL

- Member Required contributions are a percentage of Earnings received under a NABET 700 CEP contract as per the Collective Agreement.
- Maximum Annual Member contributions to an RRSP are 18% of the previous year's earned income, less producer contributions, to a maximum of $13,500 for 2000-2002.
- All contributions to the Plan are subject to the Retirement Savings Plan provisions, the NABET 700 Trust Agreement and each Collective Agreement.

PAYROLL DEDUCTIONS
Payroll deductions will be available subject to the payroll company and the NABET 700 CEP Plan Trustee's approval.

VESTING
Immediate on Plan Enrolment.

WITHDRAWALS - *Processing fees and market value adjustments will apply.*
Withdrawals for Home Buyer's Plan will be allowed subject to processing fees and any disbursements, if incurred.

Notwithstanding the foregoing, exceptions will be at the discretion of NABET 700 CEP and/or the Trustees.

FUND ALLOCATIONS

- Members may choose fund allocations from the program.
- GICs, Pooled Funds, Asset Allocation Funds and Index Funds are available.
- Failure to select a fund allocation on enrolment will result in the funds being deposited to the 1 Yr Guaranteed Investment Account.

RETIREMENT
Funds are available at retirement age but must be removed from the plan by the end of the year in which you turn 69.

TERMINATION

Plan Members' funds are to be transferred or withdrawn from the Plan immediately following confirmation of acceptance of resignation or expulsion from NABET 700 CEP and only once the Plan Member has enrolled and all deposits have been allocated.

Spousal contributions available

Enrolment Forms are required to activate.

INVESTMENT OPTIONS

ADVANTAGES OF POOLED FUNDS VS. MUTUAL FUNDS

- Creditor Protected savings.
- Preferred Beneficiary Status - this especially protects incorporated or independent sole proprietors.
- Pooled Funds are 100% "*Depositor Guaranteed"* - better than CDIC protection.

POOLED FUNDS (SEGREGATED FUNDS)

Managed By:

- AGF Group of Funds
- Altamira Management Ltd.
- Elliott & Page Limited
- Fidelity Investments
- ManuLife International Investment Management Ltd.
- McLean, Budden Limited
- Seamark Asset Management Limited
- Trimark Investment Management Inc.

Wide range of investment options:

- Asset Allocations Funds and Index Funds
- American Stock Funds
- Balanced Funds
- Bond Funds
- Canadian Equity Funds
- Equity Growth Funds
- Fixed Income Funds
- Short Term Securities
- International Equity Funds
- International Bond Funds

All in all, in excess of 50 investment funds with more being added.

Hassle Free Investing ... ManuLife Asset Allocation Funds ... An Excellent Choice
(New Information – June, 2001)

One of the most attractive features of ManuLife's Asset Allocation funds is that they are regularly reviewed and re-balanced by investment professionals who ensure they continue to provide the greatest possible value.

ManuLife's Asset Allocation Funds have recently been re-balanced among the various component funds resulting in even more efficient portfolios.

Four New Funds to Choose From (New Information – June, 2001)

ManuLife made four new specialty funds available as of February 1, 2001. The new funds mean access to a greater choice of funds. The funds are:

ManuLife's Canadian Balanced Ethics Fund invests in units of the McLean Budden Select Balanced Fund. The fund is screened to eliminate investment in companies involved in industries such as tobacco and gambling. To enhance the screening, additional (social screening) research is provided to McLean Budden by Michael Jantzi Research Associates Inc. an independent research firm. The ethics fund is ideal for the increasing numbers of consumers interesting in investing in copmanies that are responsible corporate citizens.

Socially responsible investments in Canada account for nearly $50 billion according to a survey on social investments released by the Social Investment Organization. These assets represent 3.2 per cent of the retail mutual fund market and institutional investment market. The mutual fund sector has grown by about 30 per cent in assets over the past two years, while socially responsible mutual funds have grown by about 75 per cent.

ManuLife's CI International Balanced Fund is managed by CI Mutual Funds Inc., one of Canada's leading fund managers. The CI Internation Balanced Fund has received a five-star rating from Morningstar Canada. This fund offers investors an opportunity to diversify globally across all asset classes within a single fund.

ManuLife's Canadian Small Cap Equity Fund is managed by Howson Tattersall whose small cap mutual fund has received a four-star rating from Morningstar Canada. The fund allows Investors to take advantage of the growth potential of small companies.

ManuLife's Talvest Global Science and Technology Fund invests in the Talvest Global Science and Technology Fund, which has received a four-star rating from Morningstar Canada. This fund gives more aggressive investors access to the high growth potential of global technology leaders.

For more information about all our ManuLife funds visit http://www.manulife.ca/groupsavings/ or contact Geoff Campbell (geoff@matheisassociates.com) or Harry Matheis (harry@matheisassociates.com), your plan administrators.

Current Fund Managers in Your Plan (New Information – June, 2001)

- AGF Funds, Inc.
- AIM Funds Management Inc, (AIM) & Trimark Investment
- Altamira Investment Services Inc.
- Barclays Global Investors
- CI Funds
- Elliott & Page Limited
- Fidelity Investments Canada Limited
- Franklin Templeton Investments
- Howson Tattersall
- ManuLife International Investment Management Limited
- McLean Budden Limited
- Sceptre Investment Counsel Limited
- Seamark Asset Management Ltd.

GUARANTEED INTEREST DEPOSIT ACCOUNT (LIKE A GIC)

- 1, 2, 3, 4, and 5 Year terms available, plus a Daily Interest Account.
- Contributions received earn the interest rates applicable to the term period selected as at the date that the contribution is received by the Plan Custodian.
- *Interest is credited monthly, compounded annually.*

BENEFITS OF PLAN MEMBERSHIP

- Hassle-free payroll deductions.
- Accumulation of savings for retirement
- Tax-deferred growth of savings
- Additional contributions are deductible from earnings
- Creditor Protected RRSP savings
- 24 hours a day, 7 days a week telephone and internet access to account balance, unit values, description of your funds, current and historical rates of return and a summary of your contributions
- New Semi-annual fund statements that are easy to read with growth graphs.

SUBMITTING SIGNED PLAN MEMBER ENROLMENT FORMS TO MANULIFE FINANCIAL MEANS THAT WE CAN PROVIDE YOU WITH FASTER SERVICE REQUESTS. (New Information – June, 2001)

Having an original signature on an enrolment form means that we can provide faster, more efficient service to the members on various transactions.

A member's signature on the enrolment form is necessary for the plan member's beneficiary designation to be valid. For example, if a Group RRSP plan member died, an we have an original signature, those savings would be paid out to the plan member's selected beneficiary and not just to their estate.

The enrolment form is available from the ManuLife Web site (as an Adobe Acrobat file). Or contact your plan administrator, and an enrolment package will be forwarded to you. Once you have filled it out they can be faxed or mailed to the NABET 700 CEP office.

If you are unsure if you have completed an enrolment form, please contact your plan administrator.

GET CONNECTED TO MANULIFE FINANCIAL, YOUR FUND MANAGER (New Information – June, 2001)

Once you are enrolled in the plan, you will receive a Welcome Letter in the mail that includes a customer number and instructions on how to get access to your personal account through ManuLife's secure service called PASSPORT. Call 1-888-727-7766, follow the instructions and a confidential Personal Identification Number (PIN) will be mailed directly to you.

With a customer number and PIN, you can:

- Obtain account balances and summary of contributions
- Review current invest directions
- Get current unit values and interest rates
- Transfer money between investments
- Change investment direction for future contributions
- Change reinvestment instructions on Guaranteed Interest Accounts
- Keep account secure by changing your PIN
- Talk with a Client Service Representative

You can also prepare your tax return online! (New Information – June, 2001)

Each enrolled plan member can do their taxes online this year with a new link from the ManuLife GRO web site to Quicken's QuickTaxWeb.ca. Implemented as part of ManuLife's alliance with Intuit Canada, the country's leading provider of tax software, it offers an easy and secure way to prepare tax forms and file them online.

Simply clicking on the QuickTaxWeb.ca button on the GRO site menu bar provides everything necessary to prepare returns. Through a step-by-step format called the EasyStep interview, you will be walked through an individualized process that even offers information on the latest 2000 tax legislation changes.

You can create an account, get your own ID number and password, and try it for free. You only have to pay when you submit the file. This can also be done online through a link to the federal government's NETFILE.