

Group Name and Number(s)

**Alberta Standardbred Horse
Association (ASHA)
– Participants –**

Employee Classification

Participants

Group Number(s)

SSQ Financial Group.....58F00-5334

Effective Date

August 1, 2013

July, 2013

Introduction

This booklet contains important information about your group benefits. We suggest you read it carefully, and keep it for your reference.

The purpose of this booklet is to outline the benefits for which you are eligible as an employee of Alberta Standardbred Horse Association (ASHA) or any of its applicable affiliated or subsidiary companies. The information in this booklet is a summary of the provisions of the Master Contracts issued by the insurers. In the event of a discrepancy between this booklet and the Master Contracts (a Plan Summary is available from your employer) the terms of the Master Contracts will apply.

Defined terms are capitalized (e.g. Coverage effective date). SSQ, Life Insurance Company Inc. is referred to as “SSQ” or “SSQ Financial Group”, and BBD is referred to as “we”, “our”, or “us” in this booklet. We will refer to you, the employee/member, as “you” or “your” in this booklet.

Possession of this booklet alone does not mean that you are insured. Coverage must be in effect and you must satisfy all the requirements of the Master Contracts.

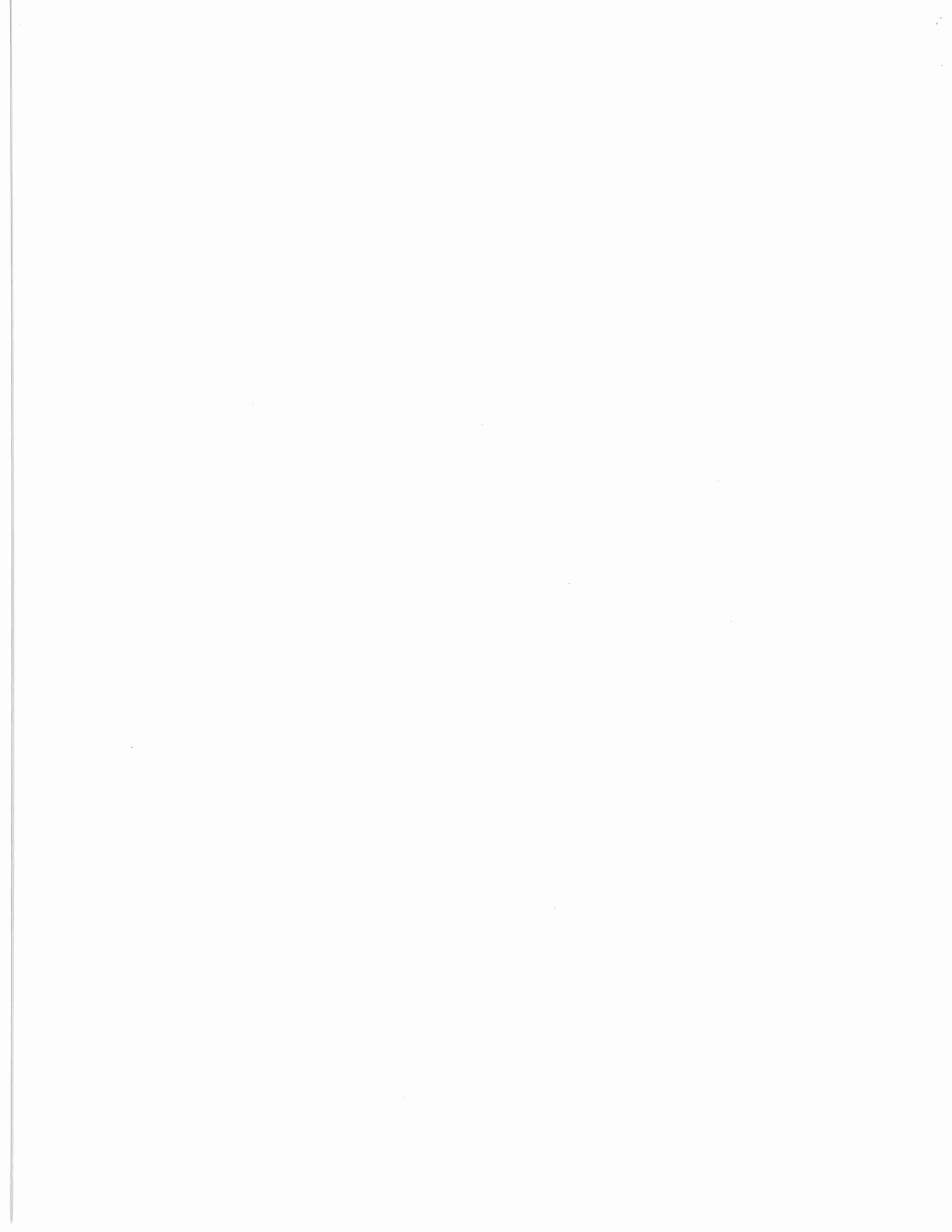
Benepac® is a group insurance program developed and administered by BBD. Coverage is provided through:

SSQ Financial Group
Life Insurance
Optional Life Insurance

Please refer to the Table of Contents to help you locate the appropriate section in this booklet. If you require additional information, please contact our office or your Plan Administrator.

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Our Commitment to Privacy

Our Privacy Code balances the privacy rights of our group and benefit plan participants, and our employees, with the legitimate information requirements to provide customer service and to meet our human resource requirements. It consists of the following key principles:

- 1) We ask for your personal information for the following purposes:
 - To establish your identification
 - To provide you and/or your dependants with the applicable benefit coverage
 - To protect you and us from error and fraud
 - To provide ongoing services

- 2) Consent
When you enrolled in your group benefit plan as a plan participant, your personal information was obtained and used only with your consent. We obtained your consent before we:

- Provided benefit coverage
- Obtained, used or disclosed to other persons, information about you unless we were obliged to do so by law or to protect our interests
- Used your personal information in any way we did not tell you about previously

Your consent can be either express or implied. Express consent can be verbal or written.

Consent can be implied or inferred from certain actions. For our existing group and benefit plan participants, we will continue to use and disclose your personal information previously collected in accordance with our current privacy code, unless you inform us otherwise and will infer that consent has been obtained by your continued use.

- 3) Withdrawal of Consent
You can withdraw your consent any time after you've given it to us, provided there are no legal or regulatory requirements to prevent this.

If you don't consent to certain uses of personal information, or if you withdraw your consent, we will no longer be able to administer your benefit coverage. If so, we will explain the situation to you to help you with your decision.

For further information on our privacy policies and procedures, please refer to the BBD web site at www.bbd.ca.

Schedule of Benefits

The Schedule of Benefits contains a brief summary of your benefits. Please refer to the appropriate page in this booklet for a more detailed benefit description.

Life Insurance

<i>Benefit Amount</i>	\$10,000
<i>Non-Evidence Maximum</i>	\$10,000
<i>Reduction of Insurance</i>	Insurance reduces by 50% at age 65, to a maximum benefit of \$100,000
	Insurance reduces by 50% at age 70, to a maximum benefit of \$25,000
<i>Termination Age</i>	Insurance terminates at age 80

SSQ Financial Group

This section includes a description of the benefits underwritten by SSQ Financial Group (“SSQ”) under Group Number 58F00-5334.

General Provisions

Definitions

Coverage effective date

means the date coverage becomes effective based on

- 1) your date of hire, and
- 2) the average number of hours you work each week or each year, and
- 3) the waiting period selected by your employer, and
- 4) the date your application is received by us.

Net Salary

means your salary after deduction of federal and provincial income taxes. Employment Insurance, Quebec Parental Insurance Plan and Canada or Quebec Pension Plan contributions.

Non-evidence maximum

means the maximum amount of insurance for which you are eligible without providing evidence of your insurability.

Salary

means your regular monthly salary, not including bonuses, overtime, or commissions, unless you are a commissioned employee. In this case, Salary means your commissions averaged over the previous 24 months, not including bonuses or overtime.

If you are self-employed, Salary means the average of the income received from employment less deductible expenses, as reported for federal tax purposes in the last two calendar years.

If you are the owner of an incorporated company, Salary means the average of the salary received from the incorporated company, and the share of the profit (net of expenses and after income tax) of the same company, as reported for federal tax purposes in the last two fiscal years.

Short Term Disability premiums and benefit payments are calculated based on either your salary, as defined above, or your insurable earnings, as specified under the "Employment Insurance Act", whichever is higher.

Spouse

means your legal spouse or a person who has been living with you in a common-law relationship for at least one full year and who is publicly represented as your spouse.

Total disability

During the Elimination Period and for the duration of the own occupation period specified in the Schedule of Benefits, you will be considered totally disabled if, solely as a result of an injury or sickness:

- a) you are unable to perform the main duties of your usual employment; and
- b) there is a 20% or more loss in your indexed monthly earnings due to the same injury or sickness.

After the above-mentioned period:

A disability caused by an injury or sickness that renders you totally incapable of pursuing any gainful occupation for which you are reasonably suited by education, training or experience, regardless of the availability of employment.

Effective Date of Coverage and Enrolment

If you are eligible for coverage, you must complete an application form, and submit it to us within 31 days of completing the waiting period, to ensure that your coverage starts on the correct effective date.

For all benefits provided by SSQ, the Coverage effective date is the date you complete the waiting period.

Limitations

- 1) If you are not actively at work on your Coverage effective date, your Coverage effective date will be delayed until you return to active full-time employment.
- 2) If we do not receive your application form within the required time limits, please refer to the Late Applicants section.

Should you require additional information about when your coverage starts, please contact our office or your Plan Administrator.

Late Applicants

If you did not apply within 31 days of completing the waiting period but request coverage later (for yourself and/or your Dependents), ask your Plan Administrator to explain the requirements for late enrolment in your Group Plan. Note: Different benefits may have different requirements – evidence of insurability or retroactive premium payment. In some instances, coverage may be denied.

Increasing your Insurance

Any increase in your insurance coverage following a change in salary, classification or family status becomes effective on the date of the change, provided your application is submitted with 31 days of the change. Otherwise, you must provide evidence of insurability and the increase will become effective on the date SSQ approves such evidence, provided you are actively at work on that date.

When your salary and/or classification entitles you to an increase in benefit above the Non-evidence maximum indicated in the Schedule of Benefits, you are required to provide evidence of insurability to SSQ. The increased amount of insurance will become effective on the date SSQ approves such evidence, provided you are actively at work on that date.

If you become eligible for an increase in salary that exceeds 15% in a 12 month period, you may be required to submit health evidence prior to receiving an increased amount of insurance.

SSQ may request additional medical information from you after reviewing your evidence of insurability.

Claims – SSQ Financial Group

The necessary claim forms are available from your Plan Administrator. Upon completion, all claims should be sent to BBD.

Termination of Coverage

Generally, your coverage (and any Dependent coverage) terminates if you cease to be eligible due to change of group, leave of absence, age limitation or retirement, if you terminate your employment, or if the group plan terminates, etc. For further details on termination of coverage, please have your Plan Administrator refer to the Plan Summary or contact our office.

Notice of New File

File and Personal Information

In order to maintain the confidentiality of information concerning the persons it insures, SSQ, Life Insurance Company Inc. opens an insurance file to hold personal information about the application for insurance and any insurance claims made.

With the exception of certain cases provided for under applicable legislation, access to insured persons' files is restricted to those employees, legal agents and service providers who must consult these files for the purpose of contract management, inquiries or underwriting, in addition to any other person you may authorize. SSQ keeps these insurance files in its offices.

All persons insured with SSQ have the right to consult the information contained in their file and, if necessary, to have any errors or inaccuracies corrected, free of charge, by making a written request to the attention of SSQ's Personal Information Protection Officer at the following address: SSQ, Life Insurance Company Inc., 2525 Laurier Boulevard, P.O. Box 10500, Station Sainte-Foy, Quebec QC G1V 4H6. However, SSQ may charge fees for transcribing, reproducing or sending this information. The person making the request for information will be informed beforehand of the approximate amount that will be charged.

Legal Agents and Service Providers

SSQ may exchange information of a personal and confidential nature with its legal agents and service providers only for the purpose of allowing them to carry out the tasks they are assigned. SSQ's legal agents and service providers must comply with SSQ's Personal Information Protection Policy.

Life Insurance

Payment of Benefit

Please refer to the Schedule of Benefits for details pertaining to your benefit amount, Non-evidence maximum, reduction of insurance provisions, and termination age.

Living Assistance Benefit

If, prior to age 65, you are diagnosed as terminally ill with a life expectancy of 12 months or less, SSQ will advance 50% of your life insurance benefit to a maximum of \$50,000.

Total Disability Waiver of Premium

Should you become totally disabled, prior to age 65, the amount of insurance in force on the disability date shall continue in force subject to the termination at the earlier of your 65th birthday, recovery, retirement, death or termination of this policy.

If you are insured for Long Term Disability coverage, premiums will be waived after the date you become entitled to be paid Long Term Disability benefits under this policy. If you are not insured for Long Term Disability coverage, premiums will be waived after a 6 month period of total disability.

Conversion Privilege

On termination of your group life insurance prior to age 65, you may obtain an individual policy with SSQ without providing evidence of good health on a whole life insurance or term life insurance contract at SSQ's regular rates.

This individual policy will be limited to the lesser of \$200,000, or the difference between the amount of insurance at the time of your termination and the amount of insurance for which you are eligible under a new group contract, at the time you are exercising your right to convert. If the Covered Person is 65 years of age or older, the maximum amount eligible for conversion is \$25,000.

The individual policy will be issued only if application is made within 31 days after your termination date.

Your life will continue to be insured during the 31 day conversion period whether or not you apply for conversion.

Submitting a Claim

The time limit within which a group life insurance claim must be made is 180 days from the date of loss.

Medical Assistance

Eligible medical conditions

The Medical Assistance benefit applies to you and your eligible dependents under age 65, provided you are insured under the Life Insurance benefit at the time of the request for medical assistance. Medical Assistance allows a person who is afflicted with one of the eligible medical conditions specified below to obtain a medical second opinion.

For a medical condition to be considered eligible, it must have been diagnosed previously and may be a degenerative neurological disease, a severe affliction, or any other condition seriously endangering life, including the following:

- Acute bone and lung disease
- AIDS
- Alzheimer's disease
- Cancer
- Cardiovascular disease and heart attack
- Coma
- Deafness
- Diseases of the musculoskeletal system
- Diseases requiring amputation
- Kidney failure
- Loss of eyesight
- Loss of speech
- Neurological degenerative diseases (eg. multiple sclerosis)
- Parkinson's disease
- Severe burns

- Severe trauma
- Stress and related conditions
- Vital organ transplant
- Other life-threatening conditions

Medical second opinion

When an insured diagnosed with an eligible medical condition requests a medical second opinion from the service provider, a team of medical specialists reviews the medical file to determine the accuracy of the initial diagnosis and recommends the most appropriate treatment plan. This file revision is performed in cooperation with the insured's attending physician.

Any costs related to file transfers or fees that may be charged by the attending physician are to be assumed by the insured.

Request for a medical second opinion

Call toll free: 1-866-622-4775

To request a medical second opinion, the insured must first contact the Medical Assistance provider at the telephone number indicated above.

Availability of services

Availability of Medical Assistance services is subject to continuation of an agreement between SSQ and the service provider, and the service provider's capacity to offer such services.

Optional Life Insurance

Optional Insurance Schedule

In addition to the amounts of the Life Insurance provided under the Life Insurance provisions, you and/or your Spouse may apply to be insured for an additional amount of insurance in accordance with the following schedule:

<u>Classification</u>	<u>Amount of Optional Life Insurance</u>
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Each Employee and/or
each eligible Spouse

Units of \$10,000 to a
maximum of \$500,000

Employees are subject to an overall combined maximum of \$1,500,000 for Life Insurance and Optional Life Insurance.

Written application should be made to BBD on the forms provided and coverage shall not be effective until the 1st day of the month following the date that the application is approved by SSQ. SSQ will be responsible for the cost of medical fees incurred in obtaining any medical information that may be required in order to proceed with the application.

Conversion Privilege

Where the Optional Life Insurance of you and/or your Spouse terminates, you and/or your Spouse may obtain an individual policy with SSQ without providing evidence of insurability. If the Covered Person is 65 years of age or older, the maximum amount eligible for conversion is \$25,000.

The amount of insurance which the you/or your Spouse may convert shall be limited to the lesser of:

- 1) \$200,000, or
- 2) the full amount of all your group life insurance benefits combined at the time of termination less the full amount of insurance for which you and/or your Spouse are eligible under a new group contract when exercising the right to convert.

The conversion policy will be issued only if a written application and the first premium is received by SSQ within 31 days after the date of termination of your and/or your Spouse's insurance under this plan.

Your and/or your Spouse's life will continue to be insured during the 31 day conversion period whether or not application for conversion is made.

Total Disability Waiver of Premium

Should you become totally disabled, prior to age 65, the amount of insurance in force for you and/or your Spouse on the disability date shall continue in force subject to the termination at the earlier of your 65th birthday, recovery, retirement, or death.

If you are insured for Long Term Disability coverage, premiums will be waived after the date you become entitled to be paid Long Term Disability benefits under this policy. If you are not insured for Long Term Disability coverage, premiums will be waived after a 6 month period of total disability.

Termination of Optional Insurance

This Optional Coverage shall terminate on the occurrence of any of the following events:

- 1) termination of the Basic Group Life Insurance as provided for under the Policy Termination or Termination of Employer's Insurance provision of this Policy, or
- 2) termination of this Optional Insurance provision, or
- 3) the cessation of premium payments for the Optional Insurance, or
- 4) attainment of your 70th birthday.

Exclusions

No benefit shall be payable under this provision where the cause of death is suicide occurring within two (2) years from the date that this coverage became effective, regardless of whether the insured is deemed to have been sane or insane at the time of suicide. SSQ will reimburse the Optional Life Insurance premiums paid.

If you and/or your Spouse increase the amount of Optional Life Insurance coverage, this provision will apply only to the additional amount from the date the additional amount became effective.

Benefits Developed and Administered by

BBD

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Toll Free Service

Phone: 1-800-668-2295 Fax: 1-800-667-1336

www.bbd.ca



Your Insurance Brokers

John Moody

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Carla McWaid

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Cel: 403.510.5076

Your group benefits were arranged through BBD by John Moody, Chad Schmiedge and Carla McWaid, your employer's Insurance Advisors. In addition to providing advice in the area of group benefits, your advisors are professional in both personal and corporate financial and insurance planning.

For a private and confidential consultation please contact your brokers at the above phone number to arrange an appointment at a time and place convenient for you. Your advisors will be pleased to explain your group benefits program to you in detail, as well as other aspects of your personal insurance program.

Some areas where your brokers may be of assistance are:

Personal Finances

Mutual Funds
RRSP's
Education Funds

Personal Insurance

Mortgage Insurance
Life Insurance
Disability Insurance

Corporate Insurance

Buy/Sell Agreements
Key Person Insurance
Executive Compensation