

Health Care and Group Life and Disability Insurance Coverage Contributions

Both Health Care, Group Life and Disability Insurance contributions are continued to be paid by the company based upon either months granted by Seniority or SUB credits (1 month for every 4 full credits) at the time of lay-off, whichever is the greater of the two.

For the majority of employees contributions will be continued based upon SUB credits at the time of lay-off.

Below is a chart to show how many months of coverage will be continued based on Years of Service at time of lay-off.

Company contributions will also be continued if you are in receipt of IMP (see IMP credit chart)

Once company contributions cease, you will have the option to pay the Full Company Premiums for an additional 12 months out of pocket.

As you can see from the chart below, in most cases, the greater of Seniority and SUB, is the **SUB** column.

(*Except for those with 10-20 years of Service at time of lay-off, where Seniority is the greater)

YEARS OF SERVICE	Maximum # of Months Company pays Health Care Insurance Coverage		Maximum # of Months Company pays Group Life and Disability Coverage	
	Months BASED ON SENIORITY	Months BASED ON SUB CREDITS	Months BASED ON SENIORITY	Months BASED ON SUB CREDITS
1-2	0	9	2	9
2-3	2	9	4	9
3-4	4	13	6	13
4-5	6	13	8	13
5-6	10	13	10	13
6-7	12	13	12	13
7-8	13	14	13	14
8-9	14	15	14	15
9-10	15	16	15	16
10-20	*24	19	*24	19
20 or more	24	24	24	24

UP TO 12 MONTHS OUT OF POCKET AFTER COVERAGE CEASES

**** NOTICE TO HEALTH CARE, GROUP LIFE AND DISABILITY INSURANCE ****

The company will mail each employee a notice indicating how long their coverage will continue to be paid for by the company. They will also supply the cost of continuing the coverages if you wish to pay the Full Company Premiums for up to an additional 12 months.

GSC CHILDCARE BENEFITS & SCHOLARSHIP PROGRAM FOR DEPENDENT CHILDREN

These benefits remain in effect if the employee has Health Care coverage, whether paid for by the company or if continued by the employee. Benefits paid by these programs are not declarable as income to EI.

HEALTH CARE, GROUP LIFE AND DISABILITY INSURANCE COVERAGE UPON Re-Instatement from Lay-Off

If an employee's Health Care, Group Life and Disability Insurance coverage is stopped while on lay-off, all Health Care, Group Life and Disability Insurance will be reinstated and become effective the first of the month following the month of reinstatement/recall to work.