

CONSUMERS' CO-OPERATIVE REFINERIES LIMITED
Regina, Saskatchewan

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LETTER OF UNDERSTANDING

PAYMENT OF BENEFIT PREMIUMS DURING LEAVE OF ABSENCE

This policy will define procedure for employees, who are on leave of absence, in order to ensure continuity of benefit coverage.

1. Applicable benefits are Group Life Insurance, Long Term Disability, Dental Insurance, and Extended Health Plan except as noted under point #5.
2. Employees, who apply for leave of absence for education purpose, must maintain all benefit coverage.
3. Employees, who apply for leave of absence for maternity or union business, may elect to maintain benefit coverage, either in whole or in part.
4. Employees, who are on leave of absence for 31 days or less, will have their benefit premiums paid for by the Company on the same basis as if in regular employment.
5. Employees, who are on leave of absence in excess of 31 days, will be responsible for the entire premium cost of the benefits in excess of the first 31 days. Applicable benefits for Union Leave of Absence in excess of 3 months are Group Life Insurance, Extended Health Plan, and Dental Insurance.
6. Arrangements for the prepayment of benefit premiums must be made with the Refinery Accountant prior to the commencement of leave of absence.
7. Employees on leave of absence, who incur a change in dependent status, must immediately notify the Refinery Human Resources Office and make arrangements with the Refinery Accountant for the prepayment of any additional premiums.
8. If the Leave of Absence is for Union business, the "31 days" referred to above will be replaced by "3 months".

9. Coverage will be provided in accordance with the terms of the plans. Maximum length of coverage for the Extended Health Plan while on leave of absence is 120 days unless required otherwise by Labour Standards.

Consumers' Co-operative Refineries Limited

Communications, Energy & Paperworkers
Union of Canada, Local 594

Date