

RECIPROCAL AGREEMENT
FOR GROUP INSURANCE
BETWEEN AQTIS AND IATSE 514

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PREAMBLE

Having in mind the best economic interests of their members, AQTIS and IATSE 514 have reached an agreement that allows persons who have dual membership to combine their earnings from AQTIS and IATSE 514 and to subscribe to the insurance plan of their choice, either the AQTIS plan or the IATSE 514 plan. This reciprocal agreement was signed on April 6th, 2011 and will be effective from October 1st, 2011 to June 30th, 2014.

The AQTIS and IATSE 514 insurance plans can be distinguished by their philosophy and their mode of operation, and this guide will help those persons who have dual membership to understand the options that are offered within the context of this reciprocal agreement.

The AQTIS insurance plan is a group insurance fund. Each member's contributions, the member portion and the producer portion, are deposited to a common account in order to fund the entire plan. Your level of coverage is determined on the basis of your average income earned during the last two years.

The IATSE 514 plan is a group insurance fund with an individual account. Each member's contributions, the member portion and the producer portion, are deposited to a personal insurance account. The balance in this account determines in which module the member is eligible, and if the account has a surplus balance it can be used in the next evaluation period.

APPLICATION RULES

Persons with dual membership must specify if they intend to take advantage of the agreement in order to combine their AQTIS and IATSE 514 incomes, and must also indicate in which insurance plan they intend to subscribe, either AQTIS or IATSE 514, or if they prefer to keep the status quo and continue to benefit from both the AQTIS and IATSE 514 insurance plans, as is presently the case. Any person who has dual membership and who does not indicate their choice will automatically be covered by the insurance plan of the organization where they accumulated the most income between January 1st, 2011 and June 30th, 2011.

With this reciprocal agreement, the person who has dual membership must indicate, no later than June 10th, 2011, the insurance plan in which they intend to subscribe and under what conditions.

ELIGIBILITY REQUIREMENTS

Persons who currently have dual membership have until **June 10th, 2011** to formally choose a plan, whereas persons who obtain dual membership after this date will have **30 days** from the date of their dual membership to formally choose their plan.

Once excluded from this agreement, persons with dual membership will not be able to take advantage of the agreement until **June 30th, 2014**.

If a member is eligible under the terms of this agreement but later on fails to meet the conditions of dual membership, the following terms will take effect immediately:

A) When the loss of dual membership has no impact on the participant's eligibility for the insurance plan to which they subscribe: In this case, the member remains covered by the same insurance contract and their coverage level remains unchanged until the next evaluation period, but they are no longer eligible to take advantage of this reciprocal agreement, and in the future only the contributions related to the productions of the organization with which they have insurance will be taken into account when determining the level of coverage;

B) When the loss of dual membership makes the participant ineligible for the insurance plan to which they subscribe: In this case, the member becomes covered by the insurance contract of the other organization and can no longer take advantage of this reciprocal agreement, and in the future only those contributions related to the organization with which they have insurance will be taken into account for determining their level of coverage;

C) When the loss of dual membership makes the member ineligible for insurance coverage with both organizations they can no longer take advantage of this reciprocal agreement and can no longer participate in either of the stated contracts.

AQTIS and IATSE 514
 Comparison of plans
DESCRIPTION OF CLASSES

AQTIS (Medavie Blue Cross)	IATSE 514 (Manulife Financial)
Income	Modules / Costs*
Income \$0	
Drug Insurance (subject to annual premium)	Module A / \$871
Income from \$1 to \$4,999	Module B / \$1,530
Drug Insurance (subject to annual premium)	Module C / \$2,739
Life Insurance, Accidental Death and Dismemberment	Module D / \$3,627
Income from \$5,000 to \$14,999	
Drug Insurance	
Life Insurance, Accidental Death and Dismemberment	
Income from \$15,000 to \$19,999	
Drug Insurance	
Life Insurance, Accidental Death and Dismemberment	
Short-term Disability Insurance	
Basic Accident and Sickness Insurance, individual protection	
Income from \$20,000 to \$39,999	
Drug Insurance	
Life Insurance, Accidental Death and Dismemberment	
Disability Insurance, short term+long term	
Basic Accident and Sickness Insurance	
Dental Insurance plan, preventive and basic	
Travel Insurance	
Income from \$40,000 and over	
Drug Insurance	
Life Insurance, Accidental Death and Dismemberment	
Disability Insurance, short term+long term	
Basic Accident and Sickness Insurance+adjunctive	
Dental Insurance plan, preventive, basic, and major	
Travel Insurance	
Calculation of the premium	Calculation of the premium
5.5% (2.5% member, 3% producer)	8% (4% member, 4% producer)
The annual income used for insurance purposes is the AQTIS income earned in the last 24 months, ending 3 months prior to the date of evaluation, and divided by 2. Evaluation at April 1st: Income earned during the 2 preceding years, from January to	Each member who subscribes to the plan has an account in which producers' contributions and personal contributions are deposited. Contributions are used to pay the real costs of coverage. Any surplus stays in the member's account. Three months prior to the date of evaluation, this account balance is

December. Evaluation at October 1st: Income earned during the 2 preceding years, from July 1st to June 30th.

used to determine the module in which the member qualifies for the following year.

AQTIS and IATSE 514
Comparison of plans

LIFE INSURANCE AND ACCIDENTAL DEATH AND DISMEMBERMENT

	AQTIS (Medavie Blue Cross)	IATSE 514 (Manulife Financial)
Life Insurance		
Eligibility	Minimum income \$1	All modules
Principal Sum	Income x 1	A and B = Fixed amount of \$10,000 C and D = Fixed amount of \$50,000
Maximum	\$100,000	---
Dependents	\$10,000 / spouse \$5,000 / child	---
Termination	70 years	65 years or at retirement

Accidental Death and Dismemberment Insurance (ADD)

Eligibility	Minimum income \$1	All modules
Principal Sum	Income x 2	Identical to Life Insurance
Maximum	\$200,000	---
Termination	70 years	65 years or at retirement

AQTIS and IATSE 514
 Comparison of plans
HEALTH CARE

	AQTIS (Medavie Blue Cross)	IATSE 514 (Manulife Financial)
Deductible	None	None
Drug Insurance		
Eligibility	ALL (\$0 to \$4,999 subject to annual premium)	All modules
Coinsurance	80%	A and B = 70% C = 80% D = 90%
Maximum Payment card	No limit Deferred	No limit Deferred
Hospitalization		
Eligibility	Income from \$15,000 to \$19,999 (individual protection only) and Income \$20,000 and over	Modules B, C and D
Coinsurance	100%	B = 70% C = 80% D = 90%
Hospital (active treatment) Convalescent Home	Semi-private room Semi-private room, max. 90 days	Semi-private room Semi-private room, max. 120 days
Ambulance		
Eligibility	Income from \$15,000 to \$19,999 (individual protection only) and Income \$20,000 and over	Modules B, C and D
Coinsurance	80%	B = 70% C = 80% D = 90%
Ambulance	No limit	No limit
Professional Treatment		
Eligibility	Income from \$15,000 to \$19,999	Modules C and D

	(individual protection only and Income \$20,000 and over	
Coinsurance	Income from \$15,000 to \$39,999 = 50%	C = 80%
	Income \$40,000 and over = 80%	D = 90%
Acupuncturist	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Audiologist	\$60 per visit, 20 visits/year	---
Chiropractor	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Chiropractor X-rays	\$50 per year	
X-rays all professionals	---	Covered under the maximum of each specialist
Dietician	\$60 per visit, 20 visits/year	---
Occupational Therapist	\$60 per visit, 20 visits/year	---
Homeopath	\$60 per visit, 20 visits/year	---
Nurse	\$5,000 / year	\$10,000 / year
Massage Therapist	\$60 per visit, 20 visits/year (with medical recommendation)	Reasonable and customary, \$400 per year
Naturopath	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Audiologist	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Orthotherapist	\$60 per visit, 20 visits/year	---
Osteopath	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Physiotherapist	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year

Professional Treatment (cont'd)

Psychologist	\$80 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Podiatrist	\$60 per visit, 20 visits/year	Reasonable and customary, \$400 per year
Physical Rehabilitation Therapist	\$60 per visit, 20 visits/year	---

Other Expenses

Eligibility	Income from \$15,000 to \$19,999 (individual protection only) and Income \$20,000 and over	Modules C and D
Coinsurance	80%	C = 80% D = 90%
Orthopedic Shoes and/or orthotics	\$400 / year	\$400 / year
Laboratory Analysis	\$200 / year	\$1,000 / year for all*
Ultrasound	\$200 / year	\$1,000 / year for all*
Magnetic Resonance Imaging	\$500 / year	\$1,000 / year for all*
X-rays	\$200 / year	\$1,000 / year for all*
CT Scans	\$200 / year	\$1,000 / year for all*
Therapeutic Devices	No limit	No limit
Support Hose	\$100 / year	4 pairs / year
Seeing-eye Dog	\$10,000 lifetime	---

CPAP	1/ 5 years	Reasonable and customary
Dentist (accident)	\$2,500 / accident	\$5,000 / accident
Eye Examination	\$100 / 24 months	\$70 / 24 months
Other Expenses (cont'd)		
Sclerotherapy Injections	\$15 / visit	---
Artificial Limbs	No limit	No limit
Oxygen	No limit	No limit
Hearing Aids	\$200 / 36 months	---
Capillary Prosthesis	\$250 / lifetime	\$250 / lifetime
Mammary Protheses	\$100 / year	\$350 per breast / 24 months
Reflectometer	\$250 / 60 months	Glucometer - Reasonable and customary
Intrauterine Device (IUD)	\$75 / 60 months	No limit (All modules)

Travel Insurance

Eligibility	Income \$20,000 and over	Modules B, C and D
Coinsurance	100%	100%
Maximum	\$5,000,000 lifetime	\$1,000,000 lifetime
Maximum Duration of Trip Abroad	6 months	60 days
Assistance	Yes	---
Cancellation and Interruption	\$5,000	---
Theft of Luggage	\$500	---
Termination	70 years	65 years or at retirement

PVS Optical Services

Eligibility	No coverage	All modules
Hearing	---	Additional discounts
Vision	---	Additional discounts

AQTIS and IATSE 514

Comparison of plans

DENTAL CARE, PREVENTIVE AND BASIC

	AQTIS (Medavie Blue Cross)	IATSE 514 (Manulife Financial)
Eligibility	Income from \$20,000 to \$39,999	Modules B and C
Fee Guide	Current	Current less 1 year
Deductible	\$50 / participant \$50 / spouse and children	None
Coinsurance	80%	Module B = 60 % Module C = 80 %
Yearly Maximum	\$1,500	\$1,000
 Preventive, basic		
Complete oral exam	1 / 2 years	1 / 24 months
Follow-up exam	1 / 12 consecutive months	1 / 6 consecutive months
Emergency oral exam	Yes	
Specific exam	Yes	
X-rays	Yes	1 / 24 months
Laboratory tests and exam	Yes	
Polishing of coronal portion of teeth	1 / 12 consecutive months	1 / 6 consecutive months
Topical application of fluoride	1 / 12 consecutive months	1 / 6 consecutive months

AQTIS and IATSE 514
 Comparison of plans
DISABILITY INSURANCE

	AQTIS (Medavie Blue Cross)	IATSE 514 (Manulife Financial)
Short-term disability (STD)		
Eligibility	Income \$15,000 and over	No coverage
Principal sum	75% of weekly income	---
Maximum	\$1,400 taxable / week	---
Elimination period (hospitalization, illness, accident)	14 days	---
Duration of benefits	17 weeks	---
Termination	70 years	---

Definition of eligibility: able to work, which means you are covered at all times.

Long-term disability (LTD)		
Eligibility	Income \$20,000 and over	No coverage
Principal sum	60% of monthly income	---
Maximum	\$4,500 not taxable / month	---
Elimination period	17 weeks	---
Duration	Up to 65 years	---
Definition of disability	36 months specific profession	---
Termination	65 years	---

Definition of eligibility: State of incapacity resulting from an illness or an accident and requiring medical care and which completely and continuously prevents the participant:

- 1) for 36 months from the start of the disability, from performing any and all of the duties related to his or her job as a technician, and
- 2) from engaging, subsequently, in gainful employment that is compatible with his or her training, education, and experience.

- Rehabilitation program
- Alcoholism and drug addiction: Benefits are payable if the participant is undergoing an in-house detoxification treatment under medical supervision.

AQTIS and IATSE 514
 Comparison of plans
SERIOUS ILLNESS

	AQTIS (Medavie Blue Cross)	IATSE 514 (Manulife Financial)
Eligibility	No coverage	All modules
Principal sum	---	\$25,000
Illnesses Covered		
• Cerebrovascular accident (stroke)	---	Yes
• Aplastic anemia	---	Yes
• Severe burns	---	Yes
• Life-threatening cancer	---	Yes
• Dilated cardiomyopathy	---	Yes
• Blindness	---	Yes
• Coronary artery bypass surgery	---	Yes
• Aortic surgery	---	Yes
• Coma	---	Yes
• Heart attack (myocardial infarction)	---	Yes
• Muscular dystrophy	---	Yes
• Fulminant viral hepatitis	---	Yes
• Primary pulmonary hypertension	---	Yes
• Occupational HIV infection	---	Yes
• Kidney failure	---	Yes
• Alzheimer disease	---	Yes
• Parkinson's disease	---	Yes
• Motor Neuron disease	---	Yes
• Bacterial Meningitis	---	Yes
• Paralysis	---	Yes
• Loss of independent existence	---	Yes
• Loss of speech	---	Yes
• Loss of limbs	---	Yes
• Heart valve replacement	---	Yes
• Multiple sclerosis	---	Yes
• Deafness	---	Yes
• Major organ transplant	---	Yes
• Major organ transplant on waiting list	---	Yes
• Benign tumor	---	Yes

1. When will the agreement be in effect?

The agreement will be in effect from October 1st, 2011 to June 30th, 2014.

2. How do I know if I have dual membership?

You have dual membership if you are a member in good standing of both AQTIS and IATSE 514.

3. What should I do regarding this agreement if I have dual membership?

You must:

Indicate that you want to take advantage of the agreement to combine your earnings and choose to subscribe to the insurance plan that suits you best, either the AQTIS plan or the IATSE 514 plan;

OR

Indicate that you do not want to take advantage of the agreement. You will therefore be covered, as is presently the case, by two insurance plans, the AQTIS plan as well as the IATSE 514 plan.

If you fail to indicate your choice, you will automatically be covered by the insurance plan of the organization where you accumulated the most income between January 1st, 2011 and June 30th, 2011.

4. How should I proceed in order to indicate my choice?

You will soon receive a form that you must complete and return **not later than June 10th, 2011**.

5. What is the deadline to make my choice?

You have until **June 10th, 2011** to make your choice.

6. What will happen if I don't return the completed form by the deadline on June 10th, 2011?

If you don't complete the form and return it before the deadline, you will be covered by the insurance plan where you accumulated the most income between January 1st, 2011 and June 30th, 2011.

7. Can I change my decision after June 10th, 2011 if I think it's to my advantage?

No, after you have made your choice, it becomes final and you will not be allowed to modify it before the agreement ends on June 30th, 2014.

8. What happens to the insurance contributions I paid to one organization if I decide to go with the other organization's insurance plan?

As soon as you decide to subscribe to one plan, the other organization will transfer all the contributions it received since January 1st, 2011. These contributions will then be added to those held by the organization which offers the plan that you've chosen.

9. What happens if I stop being a member of one of these two organizations?

You will no longer be considered as having dual membership, and you will therefore be covered by the insurance plan of the organization where you are still a member.

10. And what happens if I have dual membership again later on?

You will be covered by the two insurance plans, as is presently the case, but you won't be able to take advantage of this reciprocal agreement. In other words, you won't be allowed to combine your earnings to choose one of the two plans before this agreement ends on June 30th, 2014.

11. Will I be able to take advantage of this agreement if I obtain dual membership after June 10th, 2011?

Yes, you will have the same options as the person who currently has dual membership, and you will have 30 days following the date at which you obtained dual membership to indicate your choice.