

**(Unifor) Short Term Disability Plan
(Unifor) Long Term Disability Plan
(CUPE/Exempt) Income Continuance Plan**

Summary of Reimbursement Obligations

The Trustees of the Transit Employees' Health and Benefit Trust administer the plans listed above (the “Plans”). Benefits are payable from the Plans if an employee loses earnings due to a disability. Where the employee's disability is caused by a third party and the employee recovers money from that third party, the employee will be required to pay an amount back to the Plans. These rules help ensure that the right party pays for an employee's loss of earnings and they also help ensure that nobody is paid twice for lost earnings.

If your disability is caused by another person you will have to sign and comply with a Reimbursement Agreement that explains what you have to do if a third party caused your disability, and how you have to make a payment back if you receive any money from that third party.

This is a summary of the Reimbursement Agreement, but if there is any conflict between the Reimbursement Agreement and this summary, the Reimbursement Agreement governs.

1. You must read and sign the Reimbursement Agreement and you must give a copy to your lawyer.
2. You must do everything necessary to recover money from the third party, including starting a legal action (if necessary). If you do not, the Trustees can take those steps for you.
3. If your claim against the third party is resolved (for example if your claim is settled or if you get a court order), you must give information about how it was resolved to Canada Life (which acts for the Trustees), as well as any relevant documents such as a copy of the judgement or settlement agreement.
4. You must give Canada Life information about the legal fees you incurred.
5. If you receive money from the third party you must repay the amount that is required by the Plans. Again, see Appendix A to the Reimbursement Agreement for a detailed explanation of how the amount you must pay back will be calculated. To summarize, you will be required to pay back one of these two amounts, whichever is lower:
 - a. the amount of the benefits you received from either or both of the Plans with interest added (note that for this calculation, the actual amount you recovered and the legal fees you paid are **not** considered); **OR**
 - b. a portion of the amount you received from the third party (note that for this calculation the amount you recovered and the legal fees you paid will be considered).
6. You will never have to pay back more than you recovered from the third party.
7. Until you pay back the amount you owe, you and your lawyer hold any amount you recovered from the third party in trust for the Trustees.