



OVERVIEW OF POLICIES FOR INDEFINITE LAID-OFF MEMBERS

(Note: this an overview of policies and not intended to replace collective agreement language)

EMPLOYMENT INSURANCE "E.I."

If you have a current active claim, continue to call in your employment status or properly complete your EI application. Application should be submitted during the first week of layoff. Delay in making application could affect you receiving benefits.

There is a two (2) week waiting period for EI. If you have made application in the last 52 weeks you will need to apply again to reactivate your claim.

After submitting your EI application, you will receive an EI statement in about 10 days, with your Access Code, reporting period and the date you are to report in on. **You must file your report within 3 weeks of this reporting date.** Failure to call in your report, will affect your EI benefits & SUB.

Once you receive your access code **call Teledec 1-800-531-7555 or report on line www.canada.gc.ca** (Go to "On-line Forms and Services" and click on the "Employment Insurance (EI) On-line Services" icon.) If you have a problem reporting in, call 1-800-206-7218 and speak to an operator.

You can also file your EI claimant's report by going to www.cawlocal200.org Layoff Information.

Employees should create an E-pass with Service Canada. If you require assistance, contact your Benefit Rep or the Local 200 Workers Adjustment Centre.

RECORD OF EMPLOYMENT (ROE) - Will be sent by Ford Motor Co. directly to the Employment Insurance Office and accordingly it will not be necessary for laid off employees to receive a Record of employment at the Company locations. When applying for EI and asked the question about your ROE, you are to check the option that your Ford ROE will be sent electronically to E.I.

SUPPLEMENTAL UNEMPLOYMENT BENEFIT "SUB"

Credit units shall be credited after 1 year seniority at a rate of ¼ of a credit unit for 18 months, and subsequently at a rate of ½ credit for each workweek to a maximum as follows:

Years of Seniority	Maximum Credit Units
1 but less than 7	52
7 but less than 8	56
8 but less than 9	60
9 but less than 10	64
10 or over	104

Benefits – 65 % of gross pay based on 40-hour pay. There is a one-week waiting period and eligible employees must have at least one year seniority. SUB benefits will be direct deposit and pay stub will be mailed out. Union dues are deducted at a rate of

1-hour and 10 minutes straight time pay if member receives SUB equivalent to at least 50% of his/her gross pay within a calendar month.

65 % Example before taxes:

Trades (Electrician) - \$40.30 (Incl. COLA) x 40 hr = \$1,612 x .65 = \$1,047.80)

Production - \$33.90 (Incl. COLA) x 40 hr = \$1,356.00 x .65 = \$881.40)

Claims started in **2009** the amounts above include the EI maximum of \$447.00 if eligible.

Claims started in **2010** the amounts above include the EI maximum of \$457.00 if eligible.

Application must be made within 60 days of the beginning of each temporary or indefinite layoff.

EMPLOYEES ARE NO LONGER REQUIRED TO REAPPLY WEEKLY OR EVERY 8 WEEKS.

NOTE: If EI is having you start a new claim (WP#1) after 52 weeks, call the SUB office at (519) 257-4214 and leave your name, G I.D. # and starting date of new EI waiting period. **NOTE:** There is no pay for WP1 when serving a new claim, a full SUB cheque will be paid for WP2. After WP's served you will receive a partial payment from both Ford and EI.

LETTER OF DENIAL FROM EI

If you are notified by EI that your EI Benefits have been denied, you must re-apply for EI and wait for the official letter of denial. Upon receipt of that letter bring it into the SUB Office and you will be retroactively re-imbursed to date of denial and continue as long as you have SUB credits remaining.

INCOME MAINTENANCE BENEFIT PLAN (IMP)

Upon the Employee's exhaustion of Supplemental Unemployment Benefits Plan credit units, employees with 5 or more year's seniority must apply for IMP Benefits in accordance with the following table:

NOTE: To ensure that IMP payments can be made on time, please apply 3 weeks prior to IMP start time.

IMP benefits are paid at 60% of gross pay based on a 40-hour week. Employees must contact Diane Migliarini at (519) 257-4214 prior to exhausting SUB to apply for IMP Benefit and leave your name and G I.D. and you will be contacted when the paperwork is ready.

Employee's years of seniority on last day worked prior to qualifying layoff for IMP Benefits	Number of IMP Unit Credited
5-6	26
6-7	32
7-8	38
8-9	45
9 and over	52

The maximum amount of income or other earnings while on IMP is \$182.00 or 20% of other earnings, which ever is greater. IMP statements are not mailed out, but are available for pick up at Windsor Engine Plant security.

VACATION PAY

Vacation money will be deferred to scheduled shut down. If employee does not return to the active rolls, all remaining vacation money's will be paid out on PP 50 (for week commencing December 6th , paid on Thursday, December 16/10).

Employees can request their vacation pay at time of layoff. Employees on **Indefinite Layoff** will no longer be entitled to E.I. Clawback. This will take effect 1/1/10 for tax year 2009 (NOTE: 2010 Clawback is \$54,000 net income).

SENIORITY CALL BACK RIGHTS

Seniority at Date Last Performed Work for the Company

90 days
 2 years but less than 3 years
 3 years but less than 4 years
 4 years but less than 10 years

Seniority Ceases if not Called Upon to Perform Work for the Company For:

36 months
 48 months
 60 months
 Period equal to seniority plus 12 months

PENSION

Provided an employee shall receive pay for at least 170 hours in the year the layoff began, an employee will be credited 40 hour per week to a maximum 1,530 hours for the layoff period. Unused hours will be rolled over into the next year.

HEALTH CARE PROGRAM / Green Shield Helpline 1-888-711-1119

Employees With one or more years of seniority:

Dental ceases the end of month following the month of layoff.

Health Care & Group Life continue based on the GREATER OF – (1) or (2)

(1) An additional month of coverage for each 4-credit unit's (SUB credits) to the maximum of 24 months.

(2) Health care provided by the company while on IMP will end at the end of the month following the month after IMP benefits end (excluding dental).

<u>Year's of seniority as of the last day Worked Prior to layoff</u>	<u>Maximum Number of months for which coverage will be provided</u>
Less than 1	0
1 but less than 2	2
2 but less than 3	4
3 but less than 4	6
4 but less than 5	8
5 but less than 6	10
6 but less than 7	12
7 but less than 8	13
8 but less than 9	14
9 but less than 10	15
10 and over	24

Employees are responsible to make payment for the monthly Health Care Contribution (\$32.40) if not deducted from Ford earnings/SUB/IMP.

Ford Benefit Centre 1-866-376-9501

Reinstatement from Layoff – If an employee has continuing coverage's because of SUB credits or continued to pay for his/her coverage's, all coverage's effective the first of month following the month of reinstatement.

FORD GROUP LIFE INSURANCE

Employees with one or more years of seniority:

All coverage's continued until end of the month following the month of layoff. Life, AD&D and Survivor continue an additional month for each 4 SUB credit units to a maximum of 24 months.

Reinstatement from Layoff – coverage for any month the employee receives pay from the company.

CHILDCARE BENEFITS & SCHOLARSHIP PROGRAM For Dependent Children

Remain in effect as long as the employee has Health Care coverage's, whether paid by the company or if continued to be paid by the employee. Benefits paid by these programs, while on layoff, are not declarable income to E.I.

FORD OPTIONAL LIFE INSURANCE

If an employee is laid off, coverage may be continued for the period of time shown in the following seniority schedule:

<u>Years of Seniority On last day worked</u>	<u>Maximum number of Months for which coverage can be continued</u>
Less than 1	August 29, 2006
1 but less than 2	14
2 but less than 3	16
3 but less than 4	18
4 but less than 5	20
5 but less than 6	22
6 but less than 10	24
10 or over	35

Employees who wish to continue the insurance in accordance with the above provisions beyond the last month for which payroll deductions are made, must make the required premium payment beginning with the month following the month in which the last payroll deduction is made. **If you choose to cancel your optional life, you must contact your Company or Union Benefit Representative.**

PAYMENTS ARE DUE ON THE FIRST DAY OF EACH MONTH AND MUST BE RECEIVED BY THE INSURANCE COMPANY WITHIN 31 DAYS FOLLOWING THE END OF THE MONTH IN, WHICH THE PAYMENT IS DUE. THE INSURANCE COMPANY WILL NOT ADVISE WHEN THE PREMIUM PAYMENTS ARE DUE.

WHILE ON LAYOFF OPTIONAL LIFE WILL BE REACTIVATED FOR ANY MONTH THAT YOU RECEIVE FORD EARNINGS.

Continuation payments must be made PAYABLE and mailed to:

Optional Life Insurance Plan
2720 South River Road, Suite 116
Des Plaines, Illinois 60018
1-800-742-8215

Payments are in Canadian funds.

CAW LEGAL SERVICES PLAN

Coverage will continue, for employees with at least 1-year seniority that is on continuous layoff for a maximum of 18 months. Office #519-944-5222.

TUITION REFUND PROGRAM

Ford Tuition Refund Program is no longer in effect as of January 1, 2010 with the exception of programs through McMaster University will still be offered to laid-off and active workers.

ADDRESS CHANGES / EFT: Please ensure Ford Motor Co. and Employment Insurance has your correct address. An incorrect address will delay you from receiving EI & SUB statements. If your you have an address changes while on lay off go to EEP Hourly Personal and complete an address change form. Also contact the Employment Insurance.

EFT – DIRECT DEPOSIT – Keep banking info current for SUB payments @ WEP Hourly Personnel

This document and additional information available on the CAW Local 200 web-site

www.cawlocal200.org

IN-PLANT BENEFIT REPS

Annex, WEP: **Pat Freeland** – 519 – 257-2412

EEP, WAP: **Jerry Ferguson** – 519 – 944-9277

October 1, 2010