

Ball Packaging Products Canada Corp.

Group Policy Number: G0037952

Plan C1: Burlington Hourly Retirees

Plan P1: Brampton BCPCC Retirees

Plan W1: Brampton Hourly Retirees

Employee Name: _____

Certificate Number: _____

Welcome to Your Group Benefit Program

Group Policy Effective Date: June 1, 2009

This Benefit Booklet has been specifically designed with your needs in mind, providing easy access to the information you need about the benefits to which you are entitled.

Group Benefits are important, not only for the financial assistance they provide, but for the security they provide for you and your family, especially in case of unforeseen needs.

Your Plan Administrator can answer any questions you may have about your benefits, or how to submit a claim.

Manulife Group Benefits Customer Service can answer any questions you may have about your benefits or how to submit a claim. Please contact them at 1-800-268-6195. Information is also available on Manulife's Group Benefits website at www.manulife.ca/groupbenefits.

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Designed with Your Needs in Mind

The Benefit Booklet provides the information you need about your Group Benefits and has been specifically designed with YOUR needs in mind. It includes:

- a detailed Table of Contents, allowing quick access to the information you are searching for,
- Explanation of Common Insurance Terms, which provides a brief explanation of the terms used throughout this Benefit Booklet,
- a clear, concise explanation of your Group Benefits,
- information you need, and simple instructions, on how to submit a claim.

Important Note

The purpose of this booklet is to outline the benefits for which you are eligible as an employee of Ball Packaging Products Canada Corp. The information in this booklet is a summary of the provisions of the Group Policy for the Employee Life Insurance. In the event of a discrepancy between this booklet and the Policy (available from your employer), the terms of the Group Policy will apply.

The booklet in either its paper or electronic form is provided for information purposes only and does not create or confer any contractual rights or obligations.

Possession of this booklet alone does not mean that you or your dependents are covered. The Group Policy must be in effect and you must satisfy all the requirements of the Policy.

Where required by law, you or any claimant under the Group Policy has the right to request a copy of any or all of the following items:

- the Group Policy,
- your application for group benefits, and
- any Evidence of Insurability you submitted as part of your application for benefits.

In the case of a claimant, access to these documents is limited to that which is relevant to the filing of a claim, or the denial of a claim under the Group Policy.

Manulife Financial reserves the right to charge you for such documentation after your first request.

We suggest you read this Benefit Booklet carefully, then file it in a safe place with your other important documents.

Who Qualifies for Coverage?

Eligibility

You are eligible for Group Benefits if you:

- are a retired employee of Ball Packaging Products Canada Corp., and
- are a member of an eligible class.

The Termination Age may vary from benefit to benefit. For this information, please refer to each benefit in the section entitled Your Group Benefits.

Note: Where used in this Benefit Booklet, the term employee shall also mean retiree.

Effective Date of Coverage

Your Group Benefits will be effective on the date you are eligible.

Termination of Insurance

Your Group Insurance will terminate on the earliest of:

- the date you cease to be an eligible employee
- the date your employer terminates coverage
- the date you enter the armed forces of any country on a full-time basis
- the date the Group Policy terminates or coverage on the class to which you belong terminates
- the date of your death

Employee Life Insurance

If you die while insured, this benefit provides financial assistance to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate.

The Benefit

- Plan C1

Benefit Amount

If you retired prior to January 25, 2000 - \$2,000
If you retired on or after January 25, 2000 - \$5,000

Non-Evidence Limit - \$5,000

Termination Age - your benefit amount terminates upon your death

- Plan P1

Benefit Amount - \$4,000

Non-Evidence Limit - \$4,000

Termination Age - your benefit amount terminates upon your death

- Plan W1

Benefit Amount

If you retired prior to or after November 1, 1981, but before November 1, 1982 - \$2,000
If you retired on or after November 1, 1982 - \$4,000

Non-Evidence Limit - \$4,000

Termination Age - your benefit amount terminates upon your death

Making Changes

To ensure that coverage is kept up to date for yourself, it is vital that you report any changes to your Plan Administrator. Such changes could include:

- change in Beneficiary
- change in Name

Submitting a Claim

To submit an Employee Life Insurance claim, your beneficiary must complete the Life Claim form which is available from your Plan Administrator. Documents necessary to submit with the form are listed on the form.

A completed claim form must be submitted within 6 months from the date of the loss.

Your Group Benefits

Conversion Privilege

If your Group Benefits terminate or reduce, you may be eligible to convert your Employee Life Insurance to an individual policy, without medical evidence. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of the termination or reduction of your Employee Life Insurance. If you die during this 31-day period, the amount of Employee Life Insurance available for conversion will be paid to your beneficiary or estate, even if you didn't apply for conversion.

For more information on the conversion privilege, please see your Plan Administrator.

This page has been provided to allow you to make notes regarding your Group Benefit Program, or how to best access your Group Benefits.
