

Urquhart

From: Josée Marin [marin.josee@sympatico.ca]
Sent: June-10-11 9:45 PM
To: urquhart
Subject: Read this and tell me if you want to use these documents for the complaint

Diane here is a tiny part of my complaint to the LSUC read it and tell me if you want the mentioned exhibits.....

Jo

"Nortel Long Term Disability Benefits

Nortel provided us with disability insurance as part of our salary, the salaries were lower than other High Tech Firm but the benefit plan was better. I like others, insured myself for any unpredictable events that could arise in my future, even though I was young and healthy, I was the responsible mother of a young boy, as a parent I had to make sure that if a tragedy of any kind would strike in my life, the financial future of my son would be taken care of, it was my duty. I took all the supplementary insurances I could buy from Nortel : Life, accident, Long Term disability supplementary coverageI planned for our future to be secure and did not even think twice about it after, life was awaiting me. Nortel was paying for the core coverage of 50% of my pre-disability salary in case of disability and I could buy additional coverage for 20% more, so I would receive 70% of my salary if I became disabled and would become entitled after two years on LTD to a COLA which would increase my disability payment every year after by the lesser of

60% of the Consumer Price Index or 6%.

Nortel never made it clear for the average person that the benefits were in fact self- insured, provided by Nortel and not by a Insurance company before 2005. I have to point out that self insured does not necessarily mean that it can stop at any time like Nortel and many others would like us to believe before we hit the street deprived of our medications and die.

Nortel Long Term Disability as stated in the Flex Handbook 2002 "Exhibit F "

(The Flex benefit Handbook was the booklet containing the benefits description offered by Nortel and the way to proceed to buy additional coverage for Dental, Medical, Life LTD and accident insurance.) P1 and 13-22 provided

Nortel Networks pays the full cost of your core LTD coverage. p16 Exhibit "F" *If you're still disabled (according to the LTD coverage definitions) after 26 consecutive weeks, LTD coverage begins paying benefits. Core LTD coverage provides 50% of your pre-disability FLEX Earnings. **If you want to enhance your LTD coverage, you can select the optional LTD coverage.** This would make any reasonable and prudent person think and or believe that Nortel pays for the premium for LTD insurance since they say I can choose to upgrade my LTD with optional coverage which is a premium that I paid from my pocket.... In other word this made us all believe that Nortel was paying the premium to Clarica insurance since we had in addition to this statement, to fill in forms that were under the logo of Clarica for any claim we would have, everything was dealt with by Clarica. We also had to submit ourselves to a proof of insurability with Clarica, before Clarica would agree to insure us for supplementary life insurance, acceptance to such insurance would come in the form of a letter from Clarica as being the insurance company **"Exhibit "G"**.*

Nortel Admission of Self Insuring the Benefits in 2005

The fact that Nortel was self insuring the benefits was not clear for a prudent and reasonable person until 2005 year in which they decided to put on the cover of the Flex Benefit Handbook that the benefits were self insured; that Nortel was playing the role of an insurer. Even though this was admitting the self insurance principle it did not explain the meaning of self insurance; by stating that Nortel was playing the role of an insurance company any prudent and reasonable person would think that they meant what they said, that they would, like any insurance company have the funds necessary to provide the benefits for which they were carrying the risk and collecting the premiums.... They had to disclose the fact that they were self insuring the benefits clearly starting in 2005 since the Government of Alberta made it mandatory in the