



# TEAMSTERS CANADA RAIL CONFERENCE DIVISION 320



Social and Communications Office  
20358-118<sup>th</sup> Ave  
Maple Ridge, B.C.  
V2X 2M4

May 14, 2009

**Subject: Important please read! Manulife “Option Life Insurance”**

Dear Brothers and Sisters,

This benefit was made available as group life insurance at group rates for all TCRC members some time ago.

Over 1 year ago it was discovered that Manulife is charging our members for blood tests, and/or Physician’s statements during the application process for “optional life insurance”.

Manulife was questioned on this billing by a member, and once questioned; they realized they are not to bill our members. Apparently the agreement between CP and Manulife prohibits Manulife from charging for these services.

The TCRC General Chairmen have been made aware of this improper billing, and it is our goal to find out if any of Division 320 members have been charged these fees. These fees can be anywhere from \$20.00 to \$100.00 +.

If you have availed yourself or your spouse to this benefit, received and/or paid a bill for the above mentioned reasons, please contact your applicable Local Chairman as soon as possible.

In Solidarity,

Murray Douglas  
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