

Pacific Blue Cross Group Benefit Contract

Group Contractholder:

**British Columbia Construction Association Employee Benefit Trust
dba British Columbia Construction Association Employee Benefit Program**

Effective Date:

June 1, 1997

Reissue Date:

December 1, 2016

Renewal Date:

January 1 of each subsequent year

Policy Name and Covered Participating Employers provided under this Contract are listed on Attachment A

Pacific Blue Cross, the registered trade-name of PBC Health Benefits Society, is an independent licensee of the Canadian Association of Blue Cross Plans.

In consideration of your paying contributions and subject to the provisions of this Contract, Pacific Blue Cross agrees to provide benefits to certain individuals defined in this Contract. All amendments made to date have been incorporated into this Contract.

This Contract contains clauses which may limit the amount(s) payable. Please read it carefully and contact Us promptly with any questions.

Signed at Burnaby, British Columbia on February 22, 2023.

A handwritten signature in black ink, appearing to read "Sarah Hoffman", written over a horizontal line.

Sarah Hoffman
President & Chief Executive Officer,
Pacific Blue Cross

A handwritten signature in black ink, appearing to read "Leza Muir", written over a horizontal line.

Leza Muir
Senior Vice President &
Chief Operating Officer,
Pacific Blue Cross



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Covered Participating Employers

- 1) **Vancouver Regional Construction Association**
- 2) **Architectural Institute of British Columbia**
- 3) **Electrical Contractors Association of B.C.**
- 4) **Northern Regional Construction Association**
- 5) **Southern Interior Construction Association**
- 6) **Vancouver Island Construction Association**
- 7) **Permitted Employer Groups**

GROUP INSURANCE POLICY

GROUP POLICYHOLDER:	TRUSTEES OF THE BRITISH COLUMBIA CONSTRUCTION ASSOCIATION EMPLOYEE BENEFIT TRUST
GROUP POLICY NO.:	161145
- Optional Insurance Billing No.:	161146
POLICY EFFECTIVE DATE:	January 1, 2020
- Version effective date:	July 1, 2024
INSURANCE PROVIDED:	Life and Disability Income Insurance



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AGREEMENT

Canada Life agrees to pay the benefits provided by this policy to the persons entitled to receive them. This agreement is made in consideration of the Group Policyholder's payment of the required premiums.

This policy takes effect at 12:01 a.m. on the Effective Date, local time at the Group Policyholder's address.

The following pages and any riders or amendments are a part of this policy.

Signed at The Canada Life Assurance Company, Winnipeg, Manitoba



President and
Chief Executive Officer



President and
Chief Operating Officer, Canada