## POLICY RE: BENEFITS FOR EMPLOYEES ON SHORT TERM CONTRACTS

We wish to differentiate contract staff depending on the anticipated duration of an assigned project, relative to the benefit plan eligibility of such staff. We wish to balance our need to be financially prudent in our benefit plan expenses and our need to provide appropriate benefits to those who work for us.

With this in mind, the eligibility for benefit plan participation is outlined below:

	<b>DURATION OF CONTRACT</b>	
	Less than 12 months	12 months or more
Pension Plan	No	Yes
Health & Dental Benefits	No	Yes*
Short & Long Term Disability	y Benefits No	No
Life Insurance	No	Yes*

<sup>\*</sup>must meet Manulife's requirement of working minimum half time or 20 hours per week