

The Better Living Policy was developed and came into effect in June 2008 as a direct result of the settlement of the Boundary Claim and the Trust Agreement with the Corporate Trust. Funds are derived from allocations of revenues earned from the invested capital from the Boundary Claim Trust for the benefit of members through the Better Living Policy which provides ongoing benefits by way of reimbursement through an approvals application process which is not subject to taxation as income.

This **direct benefit program for members** is not funded through any government agency and is fully administered by, and at the discretion of, Michipicoten First Nation. The benefit policy year runs from June 25 one year to June 24 the next year.

Any Michipicoten First Nation registered member in good standing, regardless of age and place of residency, is entitled to receive, with the submission of a claim, a maximum benefit of up to **\$1500 per benefit year**, in reimbursement for expenses incurred and with submission of eligible receipts and/or invoices for living costs which include but are not limited to the following types of expenditures:

- Necessities of Life (Food and lodging)
- Medical/Dental/Therapeutic/Orthopaedic and Vision care expenses/equipment (not covered under other plans)
- Property/Building/Maintenance/Rent/Transportation/Housekeeping/Personal Care
- Contractual Services
- Recreational, Traditional and Healthy Lifestyle Memberships and Activities

How to Submit a Claim:

The annual Policy Benefit year is from June 25 to June 24 (12 month period). In order to process a claim for reimbursement or direct payment, you must submit the required receipts or invoices, along with your name, status number, birth date, current address, telephone number and an email address (if applicable) where you can be reached (if faxing you may include a copy of your status card).

Expenses claimed for minors (under the age of 18) by a parent or guardian must be accompanied by the name, status number and birth date, as well as identifiable receipts or invoices for the minor; and any other documentation which may be requested by the First Nation for verification.

Where a minor (under the age of 18) member resides with only one parent or guardian, proof of custodial guardianship will be required at the time of claim for the minor, i.e. legal documentation which clearly specifies that the parent had guardianship at the time of the claim, this information may be kept on file and must be valid for the entire period claimed.

Members cannot claim for expenses incurred prior to the effective date of the policy year, i.e. if a member has reached the maximum benefit of \$1500 in claimed expenses in one year, the member cannot use receipts from that year to claim in the next policy year. There is a grace period of 90 days after the end of a benefit year for members to submit claims for the previous year.

Claims are subject to approval and scheduling by Michipicoten First Nation and although we try to expedite and process claims as quickly as possible ***it can take from four to six weeks*** depending on the circumstances, the information submitted or lack of information and the number of claims received in any given period. Our administrators may be required to contact a member for further information, so please ensure that current contact information is included with each claim.

Outstanding debts owed to Michipicoten First Nation by a member could affect individual claims and Michipicoten First Nation has the right to deduct any outstanding amount owing from an individual's claim prior to distribution, inclusive of dependent claims, where the parent and/or guardian owes money to Michipicoten First Nation and is claiming on behalf of a minor.

Mail or fax the required claim documents, *including name, status number, birth date, telephone or email address, current mailing address*, for each individual claim to:

Better Living Policy

Michipicoten First Nation

Box 1, Site 8, RR1

Wawa, ON P0S 1K0

Contact by phone: 705-856-1993 Ext 212 Kara Heffell or Ext 233 Sherrie Clement

Fax 705-856-1642 or email kheffell@michipicoten.com or sclement@michipicoten.com

TERMS AND CONDITIONS OF THIS POLICY ARE AT THE SOLE DISCRETION OF MICHIPICOTEN FIRST NATION WITH THE APPROVAL OF CHIEF AND COUNCIL AND ARE IN EFFECT UNLESS OTHERWISE NOTIFIED BY MICHIPICOTEN FIRST NATION.