

HEALTH BENEFITS	BENEFITS SUMMARY*
Annual Deductible	No deductible
Prescription Drugs with drug card	100%, excluding dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	100% for all eligible expenses
In-Province Hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province/Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (registered dietician, massage therapist, chiropractor, physiotherapist, chiropodist, podiatrist, naturopath, psychologist, psychotherapist, speech therapist, acupuncturist etc.)	\$750 per benefit year, per practitioner (includes physiotherapist)
Physiotherapy	See above
Orthopedic Inserts/Shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision/Eye Exams	\$225 every 24 months, no deductible
Hearing Aid	\$500/5 years

DENTAL BENEFITS	BENEFITS SUMMARY*
Annual Deductible	\$25/year single, \$50/year single +1 \$50/year family
Basic	100% after deductible
Comprehensive Basic	100% after deductible
Major	50% after deductible
Maximum Benefit	\$1,500/benefit year
Orthodontia	50%, \$1,500 lifetime maximum (for dependent children)

LIFE AND AD&D BENEFITS	BENEFITS SUMMARY*
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 or 2X annual earnings, \$950,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

*Please refer to the benefit plan booklet for full details of coverage.

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SHORT & LONG TERM DISABILITY COVERAGE ADD-ON'S

+ DISABILITY MODULE A

Short Term Disability

Not Available

Long Term Disability

17 week elimination,
a) 66 2/3% - taxable, or
b) 60% - non-taxable

5-year plan or to age 65 option

Pre-existing condition clause applies
Full-time employees only

Employer selected

+ DISABILITY MODULE B

Short Term Disability

66 2/3% to \$750/wk,
17-week duration
Non-integrated only

Long Term Disability

17 week elimination,
a) 66 2/3% - taxable, or
b) 60% - non-taxable

5-year plan or to age 65 option

Pre-existing condition clause applies
Full-time employees only

Employer selected

+ DISABILITY MODULE C

Short Term Disability

66 2/3% to \$750/wk
26-week duration
Integrated or Non-integrated

Long Term Disability

6 month elimination
a) 66 2/3% - taxable, or
b) 60% - non-taxable

5-year plan or to age 65 option

Pre-existing conditions clause applies
Full-time employees only

Employer selected

+ DISABILITY MODULE D

Short Term Disability

66 2/3% to \$750/wk
52-week duration
Integrated or Non-integrated

Long Term Disability

12 month elimination
a) 66 2/3% - taxable, or
b) 60% - non-taxable

5-year plan or to age 65 option

Pre-existing condition clause applies
Full-time employees only

Employer selected

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BENEFIT PLANS  FOR NOT-FOR-PROFITS



ADDITIONAL ADD-ON'S TO CUSTOMIZE

*Please refer to the benefit plan booklet for full details of coverage.

+ OPTIONAL LIFE

1 or 2x annual earnings
Combined Maximum
\$1,000,000 (optional &
mandatory life)

Employee selected

+ DEPENDENT LIFE

Spouse: \$10,000
Child: \$5,000

Employee selected

+ HEALTH CARE SPENDING ACCOUNT

Employer may designate a set
amount of funds (known as
"credits") per employee, per year,
to be used as an HCSA. Credits are
pre-tax dollars

(See CRA guidelines for
allowable expenses*) Minimum
\$300/year/employee

Employer selected

+ EMPLOYEE ASSISTANCE PROGRAM (EAP)

Counseling, work-life programs
Available to employees and
their families

Employer selected

+ CRITICAL ILLNESS

Provides a lump-sum benefit
to a plan member who is
diagnosed with one of the
covered critical illnesses,
and can help with the financial
impact of a life-changing illness.

Employee selected