

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 <b>or</b> 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 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)

### + DEPENDENT LIFE

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

*Employee 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*

### + 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 dependents.

*Employer selected*

### + TELEMEDICINE

Connect with doctors 24/7, ask medical questions, and get a diagnosis or prescription in minutes.  
Available to employees and dependents.

*Employer selected*