

Executives

	Option 1	Option 2	Option 3	Option 4	Option 5
<u>Life Insurance & AD&D</u>					
Benefit Schedule:	100% of annual earnings	200% of annual earnings	300% of annual earnings	400% of annual earnings	500% of annual earnings
Minimum Benefit:	\$25,000	\$25,000	\$25,000	\$25,000	\$25,000
Maximum Benefits:	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000	\$1,500,000
Non-Evidence Maximum:	\$600,000	\$600,000	\$600,000	\$600,000	\$600,000
Reduction Clause:	50% at age 65	50% at age 65	50% at age 65	50% at age 65	50% at age 65
Waiver of Premium:	Included	Included	Included	Included	Included
Conversion:	Included	Included	Included	Included	Included
Termination Age:	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement
<u>Optional Life Insurance</u>					
	Option 1				
	Units of:				
Benefit Schedule:	\$10,000 Employee				
	\$10,000 Spouse				
Maximum Benefits:	\$500,000				
Waiver of Premium:	Included				
Termination Age:	At age 65 or earlier retirement				
<u>Optional Critical Illness</u>					
	Option 1				
Benefit Schedule:	Employee: \$10,000, \$20,000 or \$30,000				
	Spouse & Child: 50% of employee amount				
Covered Conditions	18 covered conditions				
Termination Age:	At age 70 or earlier retirement				
<u>Short-Term Disability Insurance</u>					
	Option 1				
Benefit Schedule:	75% of salary				
Benefit Period	120 days				
Termination:	At age 70 or earlier retirement				

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Long-Term Disability Insurance		Option 1	Option 2		
Benefit Schedule:		66.67% of 1 st \$3,750 of monthly earnings + 50% of the next \$2,500 + 44% of balance	66.67% of 1 st \$3,750 of monthly earnings + 50% of the next \$2,500 + 44% of balance		
Maximum Benefits:		\$10,000	\$10,000		
Non-Evidence Maximum:		\$10,000	\$10,000		
Elimination Period:		Must be totally disabled for 120 days before benefits begin	Must be totally disabled for 120 days before benefits begin		
Definition of Disability: (1st Assessment)		Disabled from own occupation for 24 months	Disabled from own occupation for 24 months		
Definition of Disability: (2nd Assessment)		Disabled from any occupation	Disabled from any occupation		
Offsets:		Primary CPP/ QPP	Primary CPP/ QPP		
Cost of Living Adjustment:			3%		
Tax Status:		Non -Taxable	Non -Taxable		
Maximum Benefit Duration:		To age 65	To age 65		
Termination:		To age 65	To age 65		
Healthcare Insurance		Option 1	Option 2	Option 3	Option 4
Deductible:		n/a	None	None	None
Co-Insurance:					
In-Canada Hospital:		n/a	100%	100%	100%
Chronic Care Expenses:		n/a	n/a	100%	100%
All Other Healthcare:		n/a	80%	90%	100%
Hospital Expenses:					
In-Canada Hospital:		n/a	Semi-Private Hospital	Semi-Private Hospital	Private Hospital
Chronic Care:		n/a	n/a	\$25 per day	\$25 per day
Convalescent Care:		n/a	n/a	\$20 per day to maximum 90 days	\$20 per day to maximum 90 days
Other Health Expenses:					
Ambulance:		n/a	Included	Included	Included
Home Nursing Care:		n/a	\$10,000 to a maximum of 12 months per condition	\$10,000 to a maximum of 12 months per condition	\$10,000 to a maximum of 12 months per condition
Hearing Aids:		n/a	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years
Custom-Fitted Orthopedic Shoes:		n/a	\$150 per plan year	\$250 per plan year	\$400 per plan year

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Healthcare Insurance	Option 1	Option 2	Option 3	Option 4
Custom-made Foot Orthotics:	n/a	\$150 per plan year	\$250 per plan year	\$400 per plan year
External Breast Prothesis:	n/a	1 per 12 months	1 per 12 months	1 per 12 months
Surgical Brassieres:	n/a	2 per 12 months	2 per 12 months	2 per 12 months
Wigs:	n/a	\$200 lifetime	\$200 lifetime	\$200 lifetime
Diagnostic X-Rays:	n/a	Included	Included	Included
Outdoor Wheelchair Ramps:	n/a	\$2,000 lifetime	\$2,000 lifetime	\$2,000 lifetime
Blood-Glucose Monitoring Machine:	n/a	1 every 4 years	1 every 4 years	1 every 4 years
Transcutaneous Nerve Stimulators:	n/a	\$700 lifetime	\$700 lifetime	\$700 lifetime
Extremity Pumps for Lymphedema:	n/a	\$1,500 lifetime	\$1,500 lifetime	\$1,500 lifetime
Custom-made Compression Hose:	n/a	\$250 per plan year	\$250 per plan year	\$250 per plan year
Termination Age:	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement
Prescription Drug Care Insurance	Option 1	Option 2	Option 3	Option 4
Deductible:	n/a	An amount equal to the pharmacist's dispensing fee	None	None
Dispensing Fee Maximum:	n/a	None	\$7 per prescription maximum	None
Co-Insurance:	n/a	80% 100% at Costco Pharmacy (except Quebec)	90% 100% at Costco Pharmacy (except Quebec)	100%
Plan Year Maximum:	n/a	Unlimited	Unlimited	Unlimited
Lifestyle Drug Coverage:				
Smoking Cessation:	n/a	\$500 lifetime	\$500 lifetime	\$500 lifetime
Anti-Obesity Drugs:	n/a	n/a	n/a	n/a
Fertility Drugs:	n/a	n/a	n/a	n/a
Termination Age:	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement

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Paramedical Practitioner	Option 1	Option 2	Option 3	Option 4
Insurance				
Deductible:	n/a	None	None	None
Co-Insurance:	n/a	100%	100%	100%
Plan Year Maximums:				
Acupuncturist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Chiropractors:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Dietitian	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Physiotherapist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Podiatrist/ Chiropracist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Speech Therapist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Massage Therapist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Naturopath:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Osteopath	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
		* for all practitioners combined (excludes psychology)	* for all practitioners combined (excludes psychology)	* for all practitioners combined (excludes psychology)
Psychologist/ Social Worker/ Psychoanalyst:	n/a	\$1,000 per plan year	\$1,000 per plan year	\$1,000 per plan year
Termination Age:	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement
Vision Care Insurance	Option 1	Option 2	Option 3	Option 4
Deductible:	n/a	None	None	None
Co-insurance:	n/a	100%	100%	100%
Benefit Amount:	n/a	\$200 every 2 plan years	\$350 every 2 plan years	\$500 every 2 plan years
Eye Exams:	n/a	1 every 2 plan years (reasonable & customary)	1 every 2 plan years (reasonable & customary)	1 every 2 plan years (reasonable & customary)
Termination Age:	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement
Emergency Out-of-Country	Option 1			
Deductible:	None			
Co-insurance:				
Out-of-Country Emergency Services:	100%			
Out-of-Country Referral Services:	100%			

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Emergency Out-of-Country**Option 1**

Out-of-Canada Hospital:	Private
Maximum:	Unlimited
Termination Age:	At age 70 or earlier retirement

Global Medical Assistance/**Option 1****Best Doctors**

Benefit:	Included
Termination Age:	At age 70 or earlier retirement

Employee & Family Assistance Program**Option 1**

Benefit:	Included
Termination Age:	At age 70 or earlier retirement

Dental Care Insurance**Option 1****Option 2****Option 3****Option 4**

Deductible:	n/a	None	None	None
Co-insurance:				
Basic & Preventative:	n/a	80%	90%	100%
Major Restorative:	n/a	n/a	50%	50%
Child & Adult Orthodontia:	n/a	n/a	n/a	60%
Accidental Dental:	n/a	100%	100%	100%
Plan Year Maximum:				
Basic & Preventative:	n/a	\$1000	\$2,000 (combined with Major)	\$5,000 (combined with Major)
Major Restorative:	n/a	n/a	\$2,000 (combined with Basic)	\$5,000 (combined with Basic)
Child & Adult Orthodontia:	n/a	n/a	n/a	\$2,500 lifetime
Accidental Dental:	n/a	Unlimited	Unlimited	Unlimited
Fee Guide:	n/a	Current Province of Residence	Current Province of Residence	Current Province of Residence
Complete Examination:	n/a	1 every 9 months	1 every 9 months	1 every 6 months
Recall Examination:	n/a	1 every 9 months	1 every 9 months	1 every 6 months
Polishing:	n/a	1 every 9 months	1 every 9 months	1 every 6 months
Topical Fluoride:	n/a	1 every 9 months	1 every 9 months	1 every 6 months

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Dental Care Insurance		Option 1	Option 2	Option 3	Option 4
Scaling units:		n/a	10 units of 15 minutes per plan year	10 units of 15 minutes per plan year	10 units of 15 minutes per plan year
Termination Age:		At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement
Health Care Spending Account (HCSA) and Wellness Spending Account (WSA)		Option 1			
Annual Allocation:		WSA \$200 per plan year			
Carry over Provision:		Credit carry forward 1 plan year			
Taxability:		WSA: taxable on claims paid			
Termination Age:		At age 70 or earlier retirement			