

Benefits at a Glance

DHL Express – Salaried Employees

Employee Life Coverage

- ☼ Choice of 2, 3, 4, 5 or 7 times annual earnings
- ☼ Maximum coverage \$1,000,000
- ☼ Non-Evidence Maximum \$600,000 (at initial enrolment only)
- ☼ All increases in coverage requires satisfactory medical evidence

Optional Spousal Life Coverage

- ☼ Choice of \$10,000, \$20,000, \$50,000, \$100,000 or \$150,000
- ☼ Maximum coverage \$150,000
- ☼ Non-Evidence Maximum \$20,000 (at initial enrolment only)
- ☼ All increases in coverage requires satisfactory medical evidence

Optional Child Life Coverage

- ☼ Choice of \$5,000, \$10,000 or \$20,000
- ☼ Maximum coverage \$20,000

Basic Accidental Death and Dismemberment

- ☼ 2 times annual earnings
- ☼ Maximum coverage \$1,000,000

Optional AD&D

- ☼ Employee can elect choice of 3, 4, 5, or 7 times annual earnings
- ☼ Option 1 – Member Only Coverage
- ☼ Option 2 – Family Coverage – Member, Spouse & Child
 - Spouse - 50% of Employee Amount
 - Child - 15% of Employee Amount
- ☼ Option 3 – Member & Spouse Only
 - Spouse – 60% of Employee Amount
- ☼ Option 4 – Member & Child
 - Child – 20% of Employee Amount

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Long-Term Disability Coverage

- ☼ Option 1 – 60% of Monthly Earnings
 - Maximum Benefit Period is 5 years
- ☼ Option 2 – 60% of Monthly Earnings
 - Maximum Benefit Period to Age 65
- ☼ Option 3 – 60% Monthly Earnings
 - Maximum Benefit Period to Age 65
 - Includes COLA (cost of living adjustment)
- ☼ Benefit Maximum - \$10,000
- ☼ Non-evidence maximum - \$10,000
- ☼ CAP – 85% of pre-disability net income
- ☼ Qualifying period – 15 weeks of continuous disability
- ☼ Non-taxable benefit

Optional Critical Illness

- ☼ Employee
 - Choice of \$5,000, \$10,000, \$25,000 or \$50,000
- ☼ Spouse
 - Choice of \$5,000, \$10,000, \$25,000 or \$50,000
- ☼ Covered Critical Illnesses*
 - Heart Attack
 - Stroke / Cerebral Vascular Incident
 - Cancer (life threatening)
 - Coronary Artery Bypass Surgery
 - Kidney (Renal) Failure
 - Major Organ Transplant
 - Organ Failure on Waiting List
 - Multiple Sclerosis
 - Blindness
 - Paralysis
 - Deafness

Unless otherwise stated, all benefits terminate the earlier of age 65 or termination of employment. Optional spousal benefits terminate the earlier of the spouse or employee turning age 65 or the employee's termination of employment.