

# MHI RJ AVIATION BENEFITS-AT-A-GLANCE FOR EMPLOYEES IN THE TRADITIONAL PLAN

## YOUR MHI TRADITIONAL BENEFITS PLAN AT-A-GLANCE

Under the MHI traditional benefits plan, you receive coverage for medical and dental care, disability insurance, basic life and accidental death and dismemberment (AD&D) insurance, and optional insurances for you and your dependents, including optional life and optional AD&D insurance.

### Medical care

<b>Deductible for medical expenses</b>	<ul style="list-style-type: none"> <li>• Deductible: \$25 per employee or \$50 per family/year</li> <li>• Applies to psychologist and physiotherapist services, lab tests and supplies</li> </ul>
<b>Drugs requiring a prescription</b>	<ul style="list-style-type: none"> <li>• After \$5 deductible each time a prescription is filled, 100% reimbursement, up to the cost of generic drug if available</li> <li>• Approved over-the-counter prescribed drugs, up to \$300/year</li> <li>• Drugs for erectile dysfunction, up to \$1,000/year</li> <li>• Dispensing fee, up to \$11 each time a prescription is filled</li> </ul>
<b>Drug card</b>	<ul style="list-style-type: none"> <li>• Yes</li> </ul>
<b>Hospital care</b>	<ul style="list-style-type: none"> <li>• Hospital: 100%, up to \$200/day</li> </ul>
<b>Psychologist*</b>	<ul style="list-style-type: none"> <li>• 80% of expenses, up to 24 visits</li> </ul>
<b>Physiotherapist*</b>	<ul style="list-style-type: none"> <li>• 80% of expenses, up to 24 visits</li> </ul>
<b>Other health specialists</b>	<ul style="list-style-type: none"> <li>• 100% of expenses, up to \$500/year for combined services</li> <li>• Acupuncturist, chiropractor, homeopath, osteopath, massage therapist, naturopath, podiatrist, speech therapist</li> </ul>
<b>Lab tests</b>	<ul style="list-style-type: none"> <li>• 80%</li> </ul>
<b>Supplies</b>	<ul style="list-style-type: none"> <li>• 80%, maximum amounts vary</li> </ul>
<b>Vision care</b>	<ul style="list-style-type: none"> <li>• Glasses and contact lenses: 80%, up to \$230 for trifocal lenses/ adult/24 months (12 months for dependent children under age 14)</li> </ul>

\*Medical recommendation required

### Dental care

<b>Fee guide</b>	<ul style="list-style-type: none"> <li>• Current year</li> </ul>	
<b>Prevention</b>	<ul style="list-style-type: none"> <li>• 100% exam every year; 80% for scaling</li> </ul>	Maximum reimbursement for all these dental care expenses: \$1,800 per year
<b>Basic treatment/minor surgery</b>	<ul style="list-style-type: none"> <li>• 100%</li> </ul>	
<b>Endodontics/parodontics</b>	<ul style="list-style-type: none"> <li>• 50%</li> </ul>	
<b>Major treatment</b>	<ul style="list-style-type: none"> <li>• 50%</li> </ul>	
<b>Orthodontics</b>	<ul style="list-style-type: none"> <li>• 50% for children under 19</li> <li>• Up to \$2,000 for life</li> </ul>	

Unless otherwise indicated, the amounts shown correspond to the level of reimbursement and apply per person insured per calendar year

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### FOR EMPLOYEES IN THE TRADITIONAL PLAN

#### Sick leave

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- Up to 10 paid sick days per year
  - Benefits are taxable
  - MHI pays 100% of the cost
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#### Short-term disability

	Weeks at 100%	Weeks at 70%
Up to 2 years of service	4	22
2 to 4 years of service	5	21
4 to 8 years of service	7	19
8 to 12 years of service	9	17
12 to 16 years of service	11	15
16+ years of service	13	13

- Benefits are taxable
  - MHI pays 100% of the cost
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#### Long-term disability

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- Waiting period of 26 weeks
  - 70% of your monthly base salary until your recovery, death or retirement (whichever comes first)
  - Benefits are taxable and include benefits from other sources, such as Canada Pension Plan
  - MHI pays 100% of the premium
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## BENEFITS-AT-A-GLANCE

### FOR EMPLOYEES IN THE TRADITIONAL PLAN

## Basic and optional life insurance

<b>Basic life</b>	<ul style="list-style-type: none"> <li>• 1.5 times your basic annual salary</li> <li>• MHI pays 100% of the premium</li> </ul>
<b>Optional life</b> Note: you may obtain up to \$40,000 for you and your spouse and up to \$20,000 for each dependent child without evidence of insurability if applied for within 31 days of your hire or a life event.	<ul style="list-style-type: none"> <li>• For you: up to \$1,650,000 combined with basic life</li> <li>• For your spouse: up to \$400,000</li> <li>• For each dependent child: up to \$50,000</li> <li>• You pay 100% of the premium, at competitive rates</li> </ul>

You may change your optional life insurance coverage at any time. Evidence of insurability will be required for any amount of insurance higher than your current coverage.

## Basic and optional accidental death and dismemberment insurance (AD&D)

<b>Basic AD&amp;D</b>	<ul style="list-style-type: none"> <li>• 1.5 times your basic annual salary</li> <li>• MHI pays 100% of the premium</li> </ul>
<b>Optional AD&amp;D</b>	<ul style="list-style-type: none"> <li>• For you: up to \$1,650,000 combined with basic AD&amp;D</li> <li>• For your spouse: up to \$400,000</li> <li>• For each dependent child: up to \$50,000</li> <li>• You pay 100% of the premium, at competitive rates</li> </ul>
<b>Business travel</b>	<ul style="list-style-type: none"> <li>• For you: 7 times your annual salary, up to \$500,000 when you are travelling on business</li> <li>• MHI pays 100% of the premium</li> </ul>

You may opt for or change your optional AD&D coverage at any time.

### Confidential counseling when you need it

The Employee Assistance Program (EAP), provided by Homewood Health, offers confidential problem-solving services to help improve the health and wellbeing of you and your family. Through the program, you and your family can access counselling services that are offered face-to-face, over the phone, via video, or online. When you need to speak with someone, simply call Homewood Health. You will be asked to provide some basic information and an initial appointment will be scheduled at a time that is convenient for you.

The EAP offers counselling for many topics, including personal, family, and work-related problems, and even legal and financial matters. Call 1-800-663-1142 or visit [homeweb.ca](http://homeweb.ca) to learn more.