



BENEFITS AT A GLANCE

This is only a brief summary of the main provisions of the outlined benefits. In the event of any inconsistency between this document and the official plans or policies, the plan or policy texts will govern. The company reserves the right to amend, suspend or discontinue, in whole or in part, any benefit described within this summary.

Temporary Employees

BENEFITS	DESCRIPTION
Benefits Program Eligibility	
Employee	Temporary employees who work a minimum of 24 hours per week with 1 year continuous employment.
Dependents	Spouses, including common-law. Children under age 21; or under age 26 if attending school full-time; or any age if disabled.

Basic Life and Accidental Death & Dismemberment (AD&D)

Benefit Amount	\$25,000
Maximum	\$25,000
Non-Evidence Maximum (NEM)	\$25,000
Termination	Age 70 or earlier retirement

Dependant Life

Benefit Amount	Spouse: \$10,000; Each child: \$5,000
Termination	Age 70 or earlier retirement

Optional Life (Employee & Spouse)

Units	Units of \$10,000
Overall Maximum	Employee & Spouse: \$300,000
Termination	Age 70 or earlier retirement

Extended Health Care

Prescription Drugs	70% of the first \$4,500 out of pocket expenses, plus 100% of the remainder per person per year
Pay Direct Card	No
Drug Formulary	Generic Substitution
Dispensing Fee Cap	\$12
Other Health	70%
Hospital Room	Semi-Private
Paramedical Services	70% of costs to maximum of \$200 per specialty and \$400 per person for all specialties combined per calendar year for massage therapists, speech therapists, physiotherapists, naturopaths, acupuncturists, osteopaths or osteopathic practitioners, chiropractors, podiatrists or chiropodists.
Psychologists/Social Workers/Psychotherapists	70% of costs to maximum of \$1,000 per person per year
Hearing Aids	\$500 per person every 36 months
Foot Orthotics	\$400 per person every 24 months
Orthopaedic shoes	\$400 per person in a benefit year
Private Duty Nursing	\$10,000 per 12 months per year
Medical Services and Supplies	Included (see booklet for complete list)
Vision Care	
Eye Exams	\$100 every 24 months for adults (19 - 64 Age)
Medical Second Opinion Services	Consultation service that provides medical second opinion & treatment options in Canada by medical specialists
Out-of-Province Emergency Medical	100%
Trip Duration	60 days
Maximum	\$3,000,000 per person
Termination	Retirement



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BENEFITS	DESCRIPTION
Dental Care	
Accidental Dental	100%; unlimited maximum
Recall	One visit every 6 months for under age 21, one visit every 9 months for all other persons
Basic Services	
Preventative	70%; diagnostic & preventative
Basic	70%; endodontics & periodontics, oral surgery & minor restorative
Annual Maximum	\$1,000 (Preventative & Basic)
Termination	Retirement
Survivor Coverage	
Extended Health Care and Dental	Surviving spouses and children will continue to be covered under these plans for up to 24 months following the death of an active employee.
Cost Sharing	
Employees	100% of monthly LTD premiums
Employers	100% of monthly premiums for all other benefits

Benefit Contacts

If uncertain about coverage, please inquire with Sun Life before incurring the cost.

Claims Inquiries	Industrial Alliance groupinsurance@ia.ca 1-877-422-6487
Coverage Inquiries	TELUS Flexit360 - Benefits Help Desk Helpdesk_flexit360@telus.com 1-866-396-6714

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.