

Your group insurance plan

Benefit summary

Group: 27029 – FYi Eyecare Services & Products Inc.

Class: 1

Executives

Disclaimer

This guide is an overview of the group insurance plan offered by iA Financial Group. In case of discrepancy between this guide and official plan documents, the official plan documents shall apply.

Group Insurance Customer Service



1-877-422-6487

Monday to Friday, 8:00 am to 8:00 pm (Eastern time)



groupinsurance@ia.ca

Basic benefits included in your plan

Description	
Life insurance	<p>For you:</p> <ul style="list-style-type: none"> ✓ 1x annual salary <ul style="list-style-type: none"> ○ Up to a maximum of \$500,000 ✓ Amount reduces by 50% at age 65 ✓ Coverage terminates when you reach age 70 or at your retirement, whichever occurs first <p>For your dependents:</p> <ul style="list-style-type: none"> ✓ Spouse: \$5,000 ✓ Coverage terminates when you reach age 70 or at your retirement, whichever occurs first ✓ Children: \$2,500/child ✓ Coverage terminates when your child is no longer considered a dependent child
Accidental death and dismemberment (AD&D)	<p>For you:</p> <ul style="list-style-type: none"> ✓ 1x annual salary <ul style="list-style-type: none"> ○ Up to a maximum of \$500,000 ✓ Amount reduces by 50% at age 65 ✓ Coverage terminates when you reach age 70 or at your retirement, whichever occurs first
Short-term disability	<ul style="list-style-type: none"> ✓ 66.67% of weekly income <ul style="list-style-type: none"> ○ Up to a maximum of \$1,500/week ✓ Non-taxable benefit ✓ Payable on the 1st day if accident/injury and 8th day if illness ✓ Payable for 16 weeks ✓ Coverage terminates when you reach age 65 or at your retirement, whichever occurs first
Long-term disability	<ul style="list-style-type: none"> ✓ 66.7% of the first \$6,000 of monthly income and 50% of the balance <ul style="list-style-type: none"> ○ Up to a maximum of \$8,000/month ✓ Non-taxable benefit ✓ Payable after 112 days ✓ Two first years: disability evaluation based on ability to perform your own occupation ✓ After two years: disability evaluation based on ability to perform any occupation ✓ Coverage terminates when you reach age 65 or at your retirement, whichever occurs first

Your health and dental care coverage

	Executives
Health care	
Prescription drugs	✓
Reimbursement based on the generic version with the lowest cost	100%
Medical expenses	✓
Reimbursement	100%
Paramedical expenses	✓
Reimbursement	80%
<ul style="list-style-type: none"> — Paramedical specialists: <ul style="list-style-type: none"> ▪ acupuncturist, chiropractor, dietician, massage therapist, naturopath, osteopath, physiotherapist, athletic sports therapist, podiatrist, psychologist/counselling therapist, psychotherapist, social worker and speech therapist 	\$700/calendar year for all specialists combined
Hospitalization – Private room	
Reimbursement	100%
Out-of-province emergency costs	
Reimbursement	100%
Maximum for members under age 70: first 60 days of absence are covered – extra days are not	\$5,000,000/lifetime
Maximum for members age 70 and over: only a maximum period of 30 days of absence can be covered. If the period of absence is longer, no days are covered	\$1,000,000/lifetime
Dental care	
Preventive care	✓
X-rays, basic diagnostic services, dental cleaning	
Reimbursement	100%
Recall exams	6 months
Basic care	✓
Restorative services, fillings, extractions, endodontic services, periodontal services, denture relining and rebasing, oral surgery	
Reimbursement	100%
Combined maximum for preventive and basic care	Unlimited
Major care	✓
Dentures, crowns, bridges	
Reimbursement	50%
Maximum	\$2,000/calendar year
Orthodontics – children under 19	✓
Reimbursement	50%
Maximum	\$1,500/lifetime
Flex credits (HSA, PSA)	
	\$3,500*/calendar year

* If you joined the group during the year, you will only be entitled to a portion of this annual amount. It will be calculated based on the number of days left in the current year.

Note: No deductible to apply for any of the health or dental care benefits. More benefit information will be available in My Client Space.

Coverage termination

- ✓ Health and dental care coverage terminate at your retirement.

INVESTED IN YOU.

ia Financial Group is a business name and trademark of Industrial Alliance Insurance and Financial Services Inc.

1-877-422-6487

ia.ca

Your group insurance plan — 3