



Dedicated to Sustainable Seafood Excellence

Health and Dental Benefits at a Glance:

Policy number 2887-001A - Grand Bank

Health Benefits

<i>Benefit</i>	<i>Basic Option</i>	<i>Comprehensive Option</i>	<i>Premium Option</i>
Hospital	Not Covered	100% semi-private	100% semi-private
Medical Equipment	60% up to Usual and Customary charges	90% up to Usual and Customary Charges	100% up to Usual and Customary Charges
Drugs	Employee pays: Dispensing Fee plus 40% up to a maximum of \$75 per prescription	Employee pays: Dispensing Fee plus 10% up to a maximum of \$25	Employee pays: Dispensing Fee up to a maximum of \$10 per prescription
Professional Services (Physiotherapist, Chiropractor, Massage Therapist, etc.)	60% up to \$500 combined per calendar year	90% up to \$1,500 combined per calendar year	100% up to \$2,000 combined per calendar year
Eye examination	one exam every 24 months (every calendar year for participants under the age of 21 & over the age of 50), 60% to a maximum of \$65	one exam every 24 months (every calendar year for participants under the age of 21 & over the age of 50), 90% to a maximum of \$80	one exam every 24 months (every calendar year for participants under the age of 21 & over the age of 50), 100% to a maximum of \$95
Vision Care	60% up to \$200 glasses/ contacts/safety glasses; laser eye surgery \$500	90% up to \$250 glasses/ contacts/safety glasses; laser eye surgery \$1,000	100% up to \$300 glasses/ contacts/safety glasses; laser eye surgery \$2,000
Out of Country Travel	Included	Included	Included

Dental Benefits

<i>Benefit</i>	<i>Basic Option</i>	<i>Comprehensive Option</i>	<i>Premium Option</i>
Basic	60% maximum \$750 per calendar year (combined with Major) , 1 check-up per calendar year	80% maximum \$1,500 per calendar year (combined with Major) , 1 check-up per calendar year	100% maximum \$2,000 per calendar year (combined with Major), 2 check-ups per calendar year
Major Restoratives	50% maximum \$750 per calendar year (combined with Basic)	50% maximum \$1,500 per calendar year (combined with Basic)	50% maximum \$2,000 per calendar year (combined with Basic)
Orthodontics	50% maximum \$1,000 lifetime	50% maximum \$2,500 lifetime	50% maximum \$3,000 lifetime



Please note: This is a brief overview only. The applicable insurance contracts govern in the case of discrepancy.

Life and Disability Benefits at a Glance:

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Basic Life Insurance Maximum Eligible Amount	One times annual salary rounded up to the nearest \$1 \$250,000
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Dependent Life	
- Spouse	\$10,000
- Children	\$5,000

Optional Accidental Death and Dismemberment	
Employee Only	Units of \$10,000 up to \$250,000
Employee + Family	Units of \$10,000 up to \$250,000

Optional Life Insurance	Employee
	One, two, three or four times the annual salary rounded to the nearest \$1,000
Combined maximum with Basic Life Insurance	\$650,000 (Optional Life maximum is \$400,000)

Short Term Disability	70% of weekly salary
Maximum Eligible Amount	\$3,500
Maximum without Medical Evidence	\$3,500

Long Term Disability	66.67% of monthly salary
Maximum Eligible Amount	\$2,500
Maximum without Medical Evidence	\$2,500

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