



## Dedicated to Sustainable Seafood Excellence

### Health and Dental Benefits at a Glance:

Policy number 2869-105A - Bi-weekly Salaried

#### 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:

Policy number 2869-105A - Bi-weekly Salaried

|                         |   |
|-------------------------|---|
| Basic Life Insurance    | One times annual salary rounded up to the nearest \$1 |
| Maximum Eligible Amount | \$250,000   |

|                |          |
|----------------|----------|
| 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                  |

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