



BENEFIT	STANDARD HEALTH & MEDICAL
<p>DRUGS Pay Direct Drug Card</p> <ul style="list-style-type: none"> • Co-Insurance • Co-Pay • Maximum 	<p>85%** nil Unlimited Generic Substitution</p> <p>** For employees and dependents living in the Province of Quebec, drug coverage provided by this provision will comply with the current rules and regulations of the Régis de l'assurance-maladie du Québec (RAMQ). In addition to drugs covered by this Benefit provision, the drug coverage provided under the RAMQ formulary is automatically included.</p>
<p>HOSPITAL* Semi-Private</p>	<p>100%</p>
<p>EXTENDED HEALTH* Co-Insurance Vision Care</p> <ul style="list-style-type: none"> • Eye Exams • Frames, Lenses & Contact Lenses <p>Nursing Care Hearing Aids Paramedical Practitioners Orthopaedic Shoes & Molded Arch Orthotics</p>	<p>85%</p> <p>1 examination (up to Usual & Customary fee) /12 months \$150/24 months Up to Usual & Customary fee \$500/5 policy years \$300 per practitioner/policy year Up to Usual & Customary fee</p>
<p>*Overall Hospital & Extended Health Maximum</p>	<p>\$15,000 per policy year, combined Extended Health Benefit & Hospital Benefits (excludes Drug & Travel Benefit)</p>

Please note that this summary is provided for illustrative purposes only. For a full plan description, please refer to the plan booklet in your benefits package.



BENEFIT	STANDARD DENTAL
Preventative and Basic Services	
Co-Insurance	80%
Recall Exams	2/policy year
Major Dental Services	
Co-Insurance	50%
Combined Maximum	\$2,000/person, per policy year
Dental Fee Guide	Current less one year edition

BENEFIT	
Basic Employee Life	1 times the annual earnings, rounded to the next higher \$1,000
Dependent Child Life	\$5,000 per child
Optional Life	
<ul style="list-style-type: none"> • Employee 	Coverage is provided to the covered employee in units of \$10,000 to a maximum of \$200,000
<ul style="list-style-type: none"> • Spouse 	Coverage is provided to the spouse in units of \$10,000 to a maximum of \$200,000
AD & D Optional*	Family or Single Coverage in Units of \$10,000 up to a maximum of \$350,000 *Underwritten by Chartis Insurance Company of Canada
Short Term Disability (STD)	100% of weekly earnings paid directly by Nutreco Canada
Maximum Duration	52 weeks
Taxable	Yes (at source)
Long Term Disability (LTD)	60% of monthly earnings, rounded to the next higher dollar
Elimination Period	52 weeks
Taxable	No
Worldwide Travel	
Co-Insurance,	100%
Hospital & Medical Benefit	\$2,000,000/participant/incident; limited to the first 60 days of a trip
Travel Assistance	Provided by CanAssistance Inc.

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