



BENEFIT	STANDARD HEALTH & MEDICAL
DRUGS Pay Direct Drug Card <ul style="list-style-type: none"> • Co-Insurance • Deductible • Maximum 	85%** nil Unlimited Generic Substitution ** 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 Régie 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.
HOSPITAL* Semi-Private Convalescent Care & Physical Rehabilitation	100% 100% - \$20/day for 180 days/occurrence per policy year, combined
EXTENDED HEALTH* Co-Insurance Vision Care <ul style="list-style-type: none"> • Eye Exams • Frames, Lenses, Contact Lenses and Laser Eye Surgery Nursing Care Hearing Aids Paramedical Practitioners Orthopaedic Shoes Orthotics	100% \$50/12 months for participants age 20 & under; every 24 months for participants age 21 and over \$150/24 months Up to Usual & Customary fee \$500/4 policy years \$300 per practitioner/policy year (includes x-rays) 1 pair/policy year up to Usual & Customary fee \$300/policy year
Overall Hospital & Extended Health Maximum	\$15,000 per policy year, combined Extended Health Benefit (excludes Drug & Travel Benefit)
BENEFIT	STANDARD DENTAL
Preventative and Basic Services Co-Insurance Recall Exams	80% 2/policy year
Major Dental Services Co-Insurance Combined Maximum Dental Fee Guide	50% \$2,000/person, per policy year. Current Less one year.

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	
<p>Basic Employee Life</p> <p>Dependent Life</p> <ul style="list-style-type: none"> • Spouse • Child • <p>Optional Life</p> <ul style="list-style-type: none"> • Employee • Spouse <p>Dependent Children</p>	<p>\$40,000</p> <p>\$6,000 \$3,000 per child</p> <p>Coverage is provided to the covered employee in units of \$10,000 to a maximum of \$800,000</p> <p>Coverage is provided to the spouse in units of \$10,000 to a maximum of \$200,000</p> <p>Coverage is provided to dependent children in units of \$5,000 to a maximum of \$50,000</p>
<p>AD & D Basic*</p> <p>AD & D Optional*</p>	<p>\$40,000</p> <p>*Underwritten by Chartis Insurance Company of Canada</p> <p>Family or Single Coverage in Units of \$10,000 up to a maximum of \$350,000</p> <p>*Underwritten by AIG Insurance Company of Canada</p>
<p>Short Term Disability (STD)</p> <p>Elimination Period</p> <ul style="list-style-type: none"> • Accident or Hospitalization • Sickness <p>Maximum Duration</p> <p>Taxable</p>	<p>66.67% of weekly earnings, rounded to the next higher dollar, to EI Maximum.</p> <p>0 days 3 days</p> <p>26 weeks</p> <p>Yes</p>
<p>Long Term Disability (LTD)</p> <p>Maximum</p> <p>Elimination Period</p> <p>Taxable</p>	<p>60% of monthly earnings, rounded to the next higher dollar. \$2000 per month</p> <p>26 weeks</p> <p>No</p>
<p>Worldwide Travel</p> <p>Co-Insurance,</p> <p>Hospital & Medical Benefit</p> <p>Travel Assistance</p>	<p>100%</p> <p>\$2,000,000/participant/incident; limited to the first 60 days of a trip</p> <p>Provided by Can Assistance Inc.</p>

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