



Nutreco Canada

Ramsay Farm Union

Group Number: 91726-060

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This booklet summarizes the benefit plan for the eligible employees of Nutreco Canada as of November 1, 2012. If there are any discrepancies between the information in this booklet and the group policy, the group policy will take priority. Nutreco Canada reserves the right to modify the contents of this booklet and related contracts at any time.

AN OVERVIEW OF YOUR GROUP COVERAGE

Nutreco Canada, hereafter called Nutreco, has provided a program covering your medical and financial security. This program is offered to you through Medavie Inc. and Blue Cross Life Insurance Company of Canada.

The information contained in this booklet is an overview of the provisions of the policy between Nutreco, Medavie Inc. and Blue Cross Life Insurance Company of Canada. Included is a summary of your benefits and pertinent information that you will require to optimize the coverage available to you and your family.

This booklet together with your identification card contains important information and must therefore be kept in a safe place.

Where legislated, you have the right to request a copy of the group policy details pertaining to your insured coverage, a copy of your application for benefits, and any written statements or other records provided to Medavie Inc. and Blue Cross Life Insurance Company of Canada as evidence of your health. You may also request, with reasonable notice, a copy of the contract for insured benefits. The first copy will be provided at no cost to you. A fee may be charged for subsequent copies. All requests for copies of documents should be directed to Medavie Inc.

Please note that the masculine gender has been used indiscriminately throughout this document in order to facilitate its reading.

Group Insurance Eligibility

To be eligible for group coverage, you must be a permanent employee who is a resident of Canada, covered under your provincial government plan, actively at work and working a minimum of 20 hours per week on a regular basis and have completed the waiting period, with the exception of Disability Benefits where you must be working a minimum of 30 hours per week on a regular basis and have completed the waiting period. The waiting period for your group plan is the following three months of continuous employment,

To participate in your group plan, you must complete the coverage forms that are provided to you and forward them to your group administrator.

Your dependents are covered on the date you become covered, or on the date they become your dependents.

If not actively at work when you would normally have become eligible, your coverage will commence when you return to work on a full-time basis.

Definition of Dependents

Your dependents are:

- a) Your spouse, who is the person to whom you are married, or the person that you introduce as your spouse and with whom you have been living in a conjugal relationship for at least one year.
- b) Your unmarried children who are your financial dependents and
 - are under 21 years of age, or
 - are under 25* years of age if full-time students attending an institution providing instruction at a secondary, college or university level, as a duly registered student, or
 - regardless of their age, if they live with you and have become totally and permanently disabled before age 21 (or age 25* if a student).

Note: For the Dependent's Life benefit, a child is covered from live birth or from 28 weeks gestation if stillborn.

*subject to applicable legislation

AN OVERVIEW OF YOUR GROUP COVERAGE

Policy Year

The policy year for your group runs from November 1st to October 31st.

Proof of Health Requirement

You must submit proof of health if your application for coverage for yourself or your dependents is presented to Medavie Inc. and Blue Cross Life Insurance Company of Canada more than 31 days after the eligibility date.

Conversion Privilege

If you should terminate employment, you may convert to an Individual plan currently issued by Blue Cross provided that application is made within 31 days following your date of termination. This conversion privilege is also available to the spouse, or where required by provincial legislation, dependent child.

Filing a Claim

Hospital Benefit

If you or one of your dependents are hospitalized, simply show your identification card at the time you are being admitted. The claim will be forwarded to Medavie Inc. by the hospital.

Drug Benefit

Reimbursement drugs (those not provided by a pharmacy) - complete the claim form, attach the original receipts and forward to Medavie Inc. (See contact information).

The duly completed claim form must be sent to Medavie Inc. no later than 24 months after the date on which expenses were incurred or within a time agreed upon by Medavie Inc. when contract terminates.

Pay direct drugs (those provided by a pharmacy) - simply show your identification card and the provider will arrange to bill Medavie Inc.

Extended Health Benefit

Complete the claim form, if applicable, attach the original receipts and forward to Medavie Inc. (See contact information).

The duly completed claim form must be sent to Medavie Inc. no later than 24 months after the date expenses are incurred or within a time agreed upon by Medavie Inc. when contract terminates.

AN OVERVIEW OF YOUR GROUP COVERAGE

Travel Benefit

Please call the toll free number on the back of your identification card for assistance when an unexpected illness or injury occurs while travelling outside your province of residence.

Every effort will be made by Medavie Inc. to direct you towards the appropriate medical treatment and assist you in making payment to the providers of service and coordinate with your provincial government plan. However, under certain circumstances, Medavie Inc. will require you to obtain and directly send original, detailed receipts for all expenses incurred outside your province of residence to your provincial government health plan for their consideration and payment. Please ensure you retain a copy of these receipts as you will need to submit them along with the provincial government health plan proof of payment statement directly to Medavie Inc. (See contact information). This procedure should be followed when purchasing drugs, incurring medical services not pre-approved by Medavie Inc. (some exceptions may apply) and when incurring medical services within Canada (that will be covered by your provincial health plan). Please provide your identification number when submitting a claim to Medavie Inc.

Claims for services outside of Canada are paid by Medavie Inc. in Canadian currency based on the rate of exchange in effect at the conclusion of the services.

The duly completed claim form must be filed with Medavie Inc. no later than six months after the date expenses are incurred.

Hospital, Travel, Drug, and Extended Health Benefits

Claims will be administered by the Blue Cross plan in the Covered Employee's province of residence.

Group Life and Dependent Life Benefits

Proof of claim must be submitted as soon as reasonably possible after the loss, and in no event later than one year from the date of the loss.

Short Term Disability and Long Term Disability Benefits

Written notice of proof of Total Disability, duly signed by the parties, must be provided to Blue Cross Life Insurance Company of Canada within ninety (90) days immediately following the end of the Elimination Period.

If the contract terminates, proof of claim must be provided to Blue Cross Life Insurance Company of Canada as follows:

- with respect to Short Term Disability Benefits, within three months of the onset of the disability or that period required by applicable provincial legislation,
- with respect to Long Term Disability Benefits, within six months of the onset of the disability.

AN OVERVIEW OF YOUR GROUP COVERAGE

Limitation Periods for Legal Action

Every action or proceeding against an insurer (i.e. Medavie Inc. or Blue Cross Life Insurance Company of Canada) for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act.

Coordination of Benefits

If you or one of your dependents is covered under another health plan, the benefits payable under this plan and any other plan will be coordinated so that payments from all sources do not exceed the expenses actually incurred. Coordination of benefits will be done in accordance with the guidelines of the Canadian Life and Health Insurance Association (CLHIA).

The benefit payable to you or one of your dependents follows the order described below:

- a) The benefits payable under a plan that does not include a co-ordination of benefits clause are payable before those which would otherwise be payable under this plan.
- b) The benefits of any plan that includes a co-ordination of benefits clause are payable in the following order:
 - the plan where you qualify as an employee
 - the plan where you qualify as a dependent

If you (or one of your dependents) are covered under more than one plan as an employee, benefits are payable in the following order:

- the plan under which you are an active full-time employee,
- the plan under which you are an active part-time employee,
- the plan under which you are a retiree.

For the co-ordination of benefits for dependent children priority will go to the plan of:

- the parent with the earlier birth date in the calendar year,
- the parent whose first name begins with the letter that comes first in the alphabet, if both parents have the same birth date.

Dependent children whose parents are separated or divorced; priority will go to the plan of:

- the parent with custody of the child,
- the spouse of the parent with custody of the child,
- the parent who does not have custody of the child,
- the spouse of the parent who does not have custody of the child.

When the benefits due under this policy are payable after any other plan, the benefits payable are equal to the lesser of the following amount:

- a) The total benefits that would have been payable in the absence of the Coordination of Benefits provision,
- b) The total eligible expenses under your current plan less the benefits payable under any other plan. The benefits payable under any plan include those which you or one of your dependents would have been entitled had you duly submitted a claim.

“Plan” shall mean any coverage providing payment for medical treatment, services or supplies under any group, family, creditor or savings insurance coverage, and/or any government-sponsored plan providing coverage for similar care.

BENEFITS OVERVIEW

Enrolment Details

You are eligible for the following benefits:

- Basic and Dependent Life Benefits
- Short Term Disability Benefits
- Long Term Disability Benefits
- Basic AD&D Benefits (underwritten and administered by AIG Insurance Company of Canada)
- Health Benefits

Enrolment into the Health and Dental Benefits plan is mandatory; you may only opt out of Health Benefits if you already have alternative coverage through your spouse. Evidence of such alternate coverage must be provided.

For detailed benefit options, please refer to the Summary of Benefits.

Changing Your Coverage

You may change your status if you experience a life event change.

Life event changes are as follows:

- 1) You are adding your first eligible dependent, or will no longer have any eligible dependents as a result of one of the following:
 - a) Marriage or common law union
 - b) Birth or adoption of a child
 - c) Divorce or legal separation
 - d) Dependent no longer meets eligibility criteria
 - e) Death of an eligible dependent
- 2) You have lost coverage under your spouse's plan

A change as a result of a life event must be made within 31 days. Evidence of health will be required if you have not applied for your change within this timeframe.

For more information on your benefits enrolment, please contact your group administrator.

BLUE CROSS CONTACT INFORMATION

Blue Cross has offices at the following locations to answer any inquiries you may have relating to your group coverage or to allow you to submit claims.

ATLANTIC CANADA

P.O. Box 220, 644 Main St.
Moncton, NB
E1C 8L3

QUEBEC

550 Sherbrooke Street West Suite B9
Montreal, PQ
H3A 6T6

ONTARIO

P.O. Box 2000
185 The West Mall, Suite 1200
Etobicoke, ON
M9C 5P1

Customer Inquiry

Toll Free 1-800-355-9133

MANITOBA

599 Empress Street
P.O. Box 1046 Station Main
Winnipeg, MB
R3C 2X7

SASKATCHEWAN

P.O. Box 4030
516 Second Avenue N
Saskatoon, SK
S7K 3T2

ALBERTA

10009 - 108th Street NW
Edmonton, AB
T5J 3C5

BRITISH COLUMBIA

Pacific Blue Cross
4250 Canada Way
P.O. Box 7000
Burnaby, BC
V6B 4E1

Customer Inquiry

Toll Free 1-888-873-9200

While Traveling:

**1-800-563-4444 (From Canada or the United States)
1-506-854-2222 (Collect from anywhere else)**

SUMMARY OF BENEFITS

COVERED EMPLOYEE'S BASIC LIFE BENEFIT

Benefit Formula	Flat amount
Maximum	\$30,000
	Evidence of health is required for any amounts above \$30,000
Amount insured at age 65	50% of the amount of insurance
Waiver of premiums	Yes
Termination	The earlier of retirement, termination of employment or age 70

DEPENDENT LIFE BENEFIT

Coverage	Life insurance only
Spouse	\$2,000
Child	\$1,000 per child
Waiver of premiums	Yes
Termination	The earlier of retirement, termination of employment or age 70

SUMMARY OF BENEFITS

COVERED EMPLOYEE'S SHORT TERM DISABILITY BENEFIT

Benefit Formula	66.67% of weekly salary
Rounding Method	To the next higher dollar
Maximum Benefit	\$500 per week
	Evidence of health is required for any amounts above \$500
Elimination Period:	
• Hospital	7 days
• Accident	0 days
• Sickness	7 days
Maximum Duration	26 weeks
Taxable	No
Termination	The earlier of retirement, termination of employment or age 65

SUMMARY OF BENEFITS

COVERED EMPLOYEE'S LONG TERM DISABILITY BENEFIT

Benefit Formula	60% of monthly salary
Rounding Method	To the next higher dollar
Elimination Period	26 weeks (182 days)
Maximum Benefit	\$2,000 per month Evidence of health is required for any amounts above \$2,000
Benefit Period	To age 65
Taxable	No
Integration of Benefits (CPP or QPP and other social programs)	Indirect
Duration Own Occupation	24 months
Pre-existing Conditions	3/6/12 months (please refer to page 24 for details)
Waiver of premiums	Yes
Termination	Benefit payments cease the earlier of retirement, termination of employment or age 65. Premiums and coverage terminates 26 weeks prior to your 65 th birthday.

SUMMARY OF BENEFITS

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT*

Benefit Formula Flat amount

Maximum \$30,000

***These benefits are underwritten and administered by another carrier. Please contact your group administrator for benefit details.**

SUMMARY OF BENEFITS

GENERAL INFORMATION

Applicable to All Health* Plan Options

Policy Year	Runs from November 1 st to October 31 st
Deductible (per policy year)	Hospital Benefit: \$15 for single/\$15 for family, in combination with the Extended Health Benefit and Drug Benefit Drug Benefit: \$15 for single/\$15 for family, in combination with the Extended Health Benefit and Hospital Benefit Extended Health Benefit: \$15 for single/\$15 for family, in combination with the Hospital Benefit and Drug Benefit Worldwide Travel Benefit: Nil
Payment Type	Hospital Benefit: Direct payment to provider Drug Benefit: Direct payment to pharmacy (drug card), or reimbursement for drugs not dispensed by a pharmacy Extended Health Benefit: Reimbursement Worldwide Travel Benefit: Direct payment to the provider, or reimbursement
Survivor Benefit	End of the month following the date of your death
Termination	The earlier of retirement, termination of employment or age 70

*Health Benefits include the Hospital Benefit, Drug Benefit, Extended Health Benefit, and the Worldwide Travel Benefit.

SUMMARY OF BENEFITS

**HOSPITAL BENEFIT
In Canada Only**

BENEFIT DESCRIPTION	BENEFIT DETAILS
Co-insurance	100%
Room Accommodation	Active Care: Semi-private Convalescent Care: Room and Board (semi-private) Physical Rehabilitation: Semi-private
Maximum	Active Care: Unlimited Convalescent Care: Up to U&C Physical Rehabilitation: Up to U&C
Overall Maximum	Unlimited

U & C - Usual, Customary and Reasonable: Usual, Customary and Reasonable means the normal charges for similar services made by other providers of the same standing in the locality or geographical area where the charge is incurred, as determined by Medavie Inc., or in accordance with a payment schedule established by Medavie Inc.

SUMMARY OF BENEFITS

DRUG BENEFIT In Canada Only

BENEFIT DESCRIPTION	BENEFIT DETAILS
Co-insurance	100%
Eligible Benefits	<ul style="list-style-type: none">• Drug Benefit• Diabetic Supplies (needles, syringes, test strips and lancets only)• Single Entity Fluoride and Iron• Enzymatic Debriding Agents• Injectable Vitamins
Overall Maximum	<ul style="list-style-type: none">• Unlimited• For QC residents, meets Régie de l'assurance-maladie du Québec (RAMQ) requirements

SUMMARY OF BENEFITS

EXTENDED HEALTH BENEFIT In Canada Only

PARAMEDICAL PRACTITIONERS*

Chiropractor, Physiotherapist/Rehabilitation Therapist/Physiatrist, Dietician, Psychoanalyst, Speech Therapist, Acupuncturist, Psychologist, Audiologist, Occupational Therapist, Naturopath, Osteopath, Chiropodist/Podiatrist, and Homeopath.

BENEFIT DESCRIPTION	MAXIMUM
Co-insurance	100%
Per visit maximum	\$15 per treatment
Per practitioner maximum	\$300 per practitioner per policy year <ul style="list-style-type: none">Limited to 20 visits for psychologist, psychoanalyst, osteopath, naturopath, chiropodist/podiatrist, and homeopath.Limited to 20 visits for chiropractor
Chiropractor X-rays	\$50 per policy year

U & C - Usual, Customary and Reasonable: Usual, Customary and Reasonable means the normal charges for similar services made by other providers of the same standing in the locality or geographical area where the charge is incurred, as determined by Medavie Inc., or in accordance with a payment schedule established by Medavie Inc.

SUMMARY OF BENEFITS

**EXTENDED HEALTH BENEFIT
In Canada Only**

MEDICAL EXPENSES

BENEFIT DESCRIPTION	MAXIMUM
Co-insurance	100%
Nursing Care*	\$150 per day to a maximum of \$3,000/policy year
Ambulance Transportation	\$1,000 per policy year
Orthopedic Shoes (including Denis Brown splints)	\$300 per lifetime
Molded Arch Orthotics	\$300 per policy year
Compression Garments	3 pairs per policy year (up to U & C)
Prosthetics (limbs, eyes)	One prosthetic appliance for each limb per lifetime (up to U & C)
Mobility Aids - Crutches and Canes	Purchase is one per lifetime, rental is one per month (up to U & C)
Mobility Aids - Casts and Splints	Purchase is up to U & C, rental is one per month
Durable Medical Equipment	Up to U & C maximum (see Annex A)
Diabetic Equipment (excludes continuous glucose monitoring devices, pressurized insulin injectors, and InDuo devices)	\$300 per month for glucometer; \$10,000 per lifetime for insulin pumps
Hearing Aids	\$600 per 48 consecutive months
Diagnostic Tests**	\$600 per 48 consecutive months
Rehabilitation Facility (Substance Abuse - Drugs and Alcohol)	Semi-private room, \$80 per day to a maximum of \$2,500 per lifetime
Accidental Dental Care*	Subject to authorization, limited to \$2,500 per lifetime
Cosmetic Surgery Due to Accident	\$5,000 per accident
Intrauterine Contraceptive Device (IUD's)	\$75 per 2 policy years

* Benefits subject to pre-authorization

** Diagnostic imaging services coverage in Quebec only

SUMMARY OF BENEFITS

**EXTENDED HEALTH BENEFIT
In Canada Only**

MEDICAL EXPENSES

BENEFIT DESCRIPTION	MAXIMUM
Co-insurance	100%
Wigs	\$300 per lifetime (see page 33 for eligibility details)
Breast Prosthesis	One prosthetic per breast every two policy years (up to U&C)
Manual or Electric Hospital-Type Bed (including mattress and safety side rails)	Purchase is one per 5 policy years (up to U&C)
Wheelchair (Manual or Electric)/Scooter	Purchase is one per 5 policy years, rental is two per month

**EXTENDED HEALTH BENEFIT
In Canada Only**

VISION CARE

BENEFIT DESCRIPTION	MAXIMUM
Co-insurance	100%
Eye Examination	\$50 every 24 consecutive months
Lenses/Frames/ Contact Lenses/ Laser Eye Surgery	\$100 every 24 consecutive months

SUMMARY OF BENEFITS

EXTENDED HEALTH BENEFIT Outside Canada

PHYSICIAN REFERRALS

BENEFIT DESCRIPTION	MAXIMUM
Referrals Outside Canada	Co-insurance: 100% Maximum: \$500,000 per lifetime on pre approval

WORLDWIDE TRAVEL BENEFIT

BENEFIT DESCRIPTION	MAXIMUM
Co-insurance	100%
Hospital and Medical Benefit	\$2,000,000 / participant per incident; limited to the first 60 days of a trip
Travel Assistance	Provided by CanAssistance Inc.



To access a wealth of savings on medical, vision care and many other products and services, visit www.blueadvantage.ca.

SUMMARY OF BENEFITS

ANNEX A – EXTENDED HEALTH BENEFITS

Applicable in Canada

Prosthetics are subject to a frequency of one per lifetime. If due to physiological/pathological change to the residual limb, medical documentation of such will be considered, up to U & C.

Repairs and/or adjustments are provided to a maximum of \$300 per policy year.

Durable medical equipment is subject to pre-authorization and purchase at the discretion of Medavie Inc.

Other medical services and supplies as prescribed:

- Oxygen and rental of equipment for the administration thereof are subject to pre-authorization and purchase at the discretion of Medavie Inc.,
- Wheelchair/scooter cushions and inserts: one every five (5) policy years,
- Cranial remolding helmet (limited to two per lifetime),
- Patient lifter up to U & C,
- Ostomy supplies and incontinence supplies up to U & C,
- Artificial larynx subject to a frequency of one per lifetime up to U & C,
- Charges for the repair of artificial larynx: \$300 per policy year,
- Burn pressure garments: \$500 per policy year,
- Spacing devices up to U & C,
- Allergy testing materials: \$50 per policy year.
- Sleeves for lymphedema: two per policy year.

LIFE BENEFIT

The Life Benefit plan offers the amounts of Life Benefit protection required to meet your needs as well as those of your dependents.

Basic Life Benefit

Your Basic Life Benefit amount is as specified in the Summary of Benefits.

The Basic Life Benefit is reduced by 50% when you reach age 65. Coverage terminates when your employment terminates, at retirement or at age 70, whichever occurs first.

Dependent's Basic Life Benefit

Your dependents are also covered if you have chosen family coverage. Their amount of coverage is specified in the Summary of Benefits.

The dependent's coverage terminates concurrently with your coverage termination, or when they are no longer eligible as dependents, whichever occurs first.

Naming of Beneficiary

You are required to name your beneficiary for your Life Benefits.

If you designate "estate", be sure you have a will, otherwise estate taxes will apply. If you name a child who is under age 18, benefits cannot be paid directly to that child. You must indicate on the beneficiary designation form that the beneficiary is "in trust"; if a benefit becomes payable, the payment will be made to a designated trustee. Be sure to provide the full name and relationship of the trustee.

If you are a resident of Quebec: The appointment of your spouse as a beneficiary is irrevocable, which means it cannot be changed without your spouse's consent, unless you specify that the designation is revocable.

If two or more beneficiaries are designated (other than alternatively), and no division of the benefit is declared, then the benefit is payable to the beneficiaries in equal shares.

If your beneficiary predeceases you, and you have not indicated this beneficiary's share of the Life Benefit, the deceased beneficiary's share is payable:

- To the surviving beneficiary,
- To the surviving beneficiaries in equal shares, if there is more than one surviving beneficiary, or
- To your personal representative, if there is no surviving beneficiary.

You can change your beneficiary at any time (unless you have designated an irrevocable beneficiary) by completing a beneficiary change form available from the cardholder site or from your group administrator.

Advance Payment Due to Terminal Illness

If you are diagnosed with a terminal illness that is expected to result in your death within 12 months, a lump sum advance equivalent of up to 50% of the amount of the Basic Life Benefit or \$50,000, whichever is less, may be deducted from your death benefit and paid to you. This sum may be used at your discretion.

LIFE BENEFIT

Payment of Benefits

Upon your death, Blue Cross Life Insurance Company of Canada will pay, to your named beneficiary the amount of your Basic Life Benefit. You are the beneficiary of the Dependent's Basic Life Benefit.

Waiver of Premiums

If you become totally disabled before your 65th birthday, your life benefit and Dependent's Life Benefit premiums are waived, beginning on a) the first of the month falling on or following the date you become eligible for Long-term Disability Benefits, if any or b) the expiry date of six consecutive months of total disability, whichever occurs first, provided satisfactory evidence of total disability is submitted to Blue Cross Life Insurance Company of Canada.

The amount of coverage that is subject to waiver of premiums is the amount in force on the date the disability began.

The waiver terminates on the earliest of the following dates:

- a) The date you return to remunerative employment,
- b) The date you are no longer disabled,
- c) The date you refuse to undergo a medical examination requested by Blue Cross Life Insurance Company of Canada,
- d) The date you reach age 65.

Conversion Privilege

If your employment terminates on or before you reach age 65, you may request, within 31 days of such termination, to convert your coverage to an individual coverage policy, up to \$200,000 or higher where required by applicable provincial legislation without having to submit evidence of health. The individual coverage premium is determined according to Blue Cross Life Insurance Company of Canada's rate schedule in force at the time of conversion, taking into consideration the amount of coverage, your age and the risk category to which you will belong at the time.

Your spouse, or where required by provincial legislation, dependent child, is also entitled to this conversion right to an individual coverage policy within the 31 days of your coverage termination or the 31 days of the date he ceases to be eligible as a dependent spouse or dependent child.

This conversion option also applies to scheduled reductions or termination of coverage which become effective at specific ages.

SHORT TERM DISABILITY BENEFIT

If you are absent from your work as the result of an accident or an illness, you are entitled to benefits for each day of disability up to the number of weeks specified in the Summary of Benefits. Benefits are paid from the expiry date of the elimination period, which is the number of consecutive days at the start of disability and for which no benefits are payable under the policy. The elimination period is specified in the Summary of Benefits.

Benefits are paid at weekly intervals. The elimination period is calculated in calendar days, and benefits for each day of total disability are equal to 1/7 of the weekly benefit.

Total Disability

For the purpose of the Short Term Disability Benefit, total disability means that you are unable to perform the regular duties of your own occupation. A disability beginning more than 30 days after an accident is considered as resulting from an illness.

Recurrence

Successive periods of disability, resulting from the same cause or related causes, are considered one period of disability unless they are separated by at least two consecutive weeks of full-time work. Successive periods of disability due to totally different and unrelated causes are considered a same period of disability unless you completely recovered from the first disability when the second began, and have returned to work actively, full-time and with full pay for at least one entire day.

Reduction of Benefits

Weekly benefits are reduced by an amount equal to the benefits payable by the following:

- a) Any provincial automobile insurance plan in which benefits payable under Employment Insurance are not taken into account,
- b) The Canada Pension Plan or the Quebec Pension Plan.

The weekly benefits are reduced even if you fail or refuse to exercise your right to such benefits under the aforementioned acts and plans.

No weekly benefit is payable during any of the following periods:

- a) Period during which you are entitled to receive remuneration from any occupational health and safety board,
- b) Period during which you are on paid vacation,
- c) Period during which you receive or are entitled to receive remuneration from Nutreco,
- d) Period during which you receive maternity benefits under any provincial or federal law,
- e) A maternity or parental leave taken in accordance with any provincial or federal law or any agreement between you and Nutreco.

No benefit is payable for any total disability resulting directly or indirectly from any one of the following causes:

- a) Voluntary injury, whatever your state of mind at the time of the incident,
- b) Injury sustained during active participation in a civil commotion, riot or an insurrection, unless while performing the duties of your occupation, or injury sustained during a war,
- c) Injury sustained while perpetrating or attempting to perpetrate a criminal act.

SHORT TERM DISABILITY BENEFIT

No Short Term Disability Benefit is payable if the disability begins during an authorized leave of absence without pay, a temporary lay-off, a disciplinary suspension without pay, or imprisonment.

If the disability occurs during a period of absence during which this benefit has remained in force and the premiums have been paid during such absence, the elimination period begins on the first day of disability, but benefits will not be paid before the expiry date of the elimination period, or before the expected date of return to work, as notified to Blue Cross Life Insurance Company of Canada in writing before the beginning of the absence.

Rehabilitative Employment Program

If, while receiving weekly benefits payable hereunder, you can participate in a rehabilitative employment program approved by Blue Cross Life Insurance Company of Canada:

- a) Total disability will not be considered as having ended for the sole reason that you participate in the program,
- b) If, while participating in such a rehabilitation program, you again become totally disabled, your benefits will revert back to the amount you received before the start of the rehabilitative employment program,
- c) During the rehabilitation program, the weekly benefits payable hereunder will be reduced as necessary so that the total income from all sources does not exceed 100% of your pre-disability earnings.

Loss of the Right to the Benefits

Even when totally disabled, the right to receive benefits may be revoked, if:

- you refuse to undergo a medical examination requested by Blue Cross Life Insurance Company of Canada,
- you fail to produce proof satisfying Blue Cross Life Insurance Company of Canada of the persistence of disability,
- you engage in remunerative work,
- you refuse to take part in a rehabilitation program that is reasonably appropriate in the opinion of Blue Cross Life Insurance Company of Canada.

Termination of Benefit

The Short Term Disability Benefit ends upon termination of your employment, at retirement or when you reach age 65, whichever occurs first. If you are disabled when you reach age 65, benefits will continue to be paid for a maximum of 15 weeks. For example, if you have been receiving benefits for 10 weeks on your 65th birthday benefits will continue for another five weeks before ending entirely.

LONG TERM DISABILITY BENEFIT

If your total disability continues beyond the elimination period specified in the Summary of Benefits, you may become eligible for Long Term Disability benefits. Payments begin following the elimination period, with payments being made on the last day of each month. The benefit is equal to 1/30 of the month for each day of total disability.

Total Disability

For the purpose of the Long Term Disability Benefit, total disability means:

- a) During the elimination period and the following 24 months, you are totally and continuously unable, as the result of an illness or accident, to perform the regular duties of your own occupation; and
- b) Subsequently, you are totally and continuously unable, as the result of an illness or accident, from performing the regular duties of any occupation,
 - that would enable you to earn at least 60% of your pre-disability earnings,
 - for which you are reasonably qualified, or may so become, by training, education or experience.

Regular duties are defined as those work-related activities which are considered essential to your performance in the occupation and which proportionately take the majority of time to complete.

The availability of such occupations, jobs or work will not be considered while assessing your disability.

The loss of a professional or occupational license or certification does not, in itself, constitute disability.

Recurrence

Successive periods of total disability separated by less than six months of continuous active employment are considered one period of disability, unless the new disability is due to an illness or accident totally unrelated to the cause of the previous disability and commences only after your return to work.

When successive periods are considered one period of total disability, the elimination period is not applied a second time and the same amount as for the initial total disability is payable less any payments already made, for the remainder of the maximum period originally set.

Rehabilitation Program

If, while receiving monthly benefits, you participate in a rehabilitation program approved by Blue Cross Life Insurance Company of Canada:

- a) The total disability will not be considered as having ended for the sole reason that you participate in such a program,
- b) The monthly benefits payable hereunder will be reduced by 50% of the remuneration you receive from such a rehabilitation program,
- c) If, while participating in such a rehabilitation program, you again become totally disabled, your benefits will revert back to the amount you received before the start of the rehabilitative employment program.
- d) During the rehabilitation program, the monthly benefits payable hereunder will be reduced as necessary so that the total income from all sources does not exceed 100% of your pre-disability earnings.

LONG TERM DISABILITY BENEFIT

Pre-existing Condition

A pre-existing condition is an injury or an illness for which you have consulted a physician or received medical treatment, care or services (including diagnostic measures) or have been prescribed medication, during the same three month period immediately preceding the effective date of your coverage.

Long Term Disability Benefits are not payable for any disability caused by or resulting from a pre-existing condition unless:

- you have not consulted a physician, received medical treatment, care or services (including diagnostic measures) or have not been prescribed medication for any six consecutive months within the 15 month time period beginning three months before and ending 12 months after the effective date of your Long Term Disability coverage, or
- the disability begins after 12 consecutive months of employment from the effective date of your coverage.

Integration of Benefits

The amount of monthly Long Term Disability Benefit to which the covered employee is entitled as of the date of disability will be coordinated with other income payments to which he becomes entitled as a result of the current disability. The benefit co-ordination shall be applied as follows:

1. The amount of monthly benefits otherwise payable is first reduced directly by any disability benefits available under the Canada or Quebec Pension Plan (primary benefits only) and the Workers' Compensation Act.
2. The amount determined in 1. above is further reduced if necessary, so that the amount of monthly benefits, together with "income from all other sources" and the direct offsets in 1. above, does not exceed 85% of pre-disability salary. "Income from all other sources" includes:
 - disability benefits available under any other government program that are payable to the disabled employee,
 - retirement benefits provided by any employer or government program,
 - income or benefits payable under any group program provided by or through the employer,
 - income or benefits payable under a plan sponsored by an association, union or fraternal organization of which the covered employee is a member,
 - income replacement benefits payable under any plan of automobile insurance, where such reduction is not prohibited by law, and
 - wages or remuneration payable from any employer or from self-employment, but excluding 50% of pre-disability salary received under an approved rehabilitation program. (For non-taxable plans, pre-disability salary shall mean gross salary minus income tax. For taxable plans, pre-disability salary shall mean gross salary).

During the period of an approved rehabilitation program, the amount of monthly benefits as defined above, will be further reduced if necessary, so that the amount of monthly benefit together with all amounts of income mentioned in 1. and 2. above, including 100% of the remuneration received from an approved rehabilitation program, does not exceed 100% of the pre-disability salary.

Canada/Quebec Pension plan freeze

Once the initial CPP/QPP offset has been established on a Long Term Disability claim, it will not be changed due to cost-of-living adjustments to the CPP/QPP payments.

LONG TERM DISABILITY BENEFIT

Limitations and Exclusions

Long Term Disability Benefits will not be payable if disability, illness, injury or accident occurs while participating in or while engaged in any criminal activity, regardless of whether charges are laid or a conviction obtained.

Long Term Disability Benefits are not payable for any of the following:

- a) Any period of disability during which you are not under the appropriate treatment and care of a physician who is a registered medical specialist or health care practitioner in the field of medicine that is applicable to your condition,
- b) Any period during which you are not undergoing a course of medical treatment or participating in a program of rehabilitation that is deemed appropriate in the opinion of Blue Cross Life Insurance Company of Canada
- c) Any period during which you are imprisoned,
- d) Any disability due to or resulting from self-inflicted injury or sickness, while sane or insane,
- e) Any disability due to or resulting from insurrection, war (declared or not) or the hostile actions of the armed forces of any country, or the participation in any riot or civil commotion,
- f) Any disability during the period:
 - of formal maternity leave taken by you pursuant to provincial or federal law, or pursuant to mutual agreement between you and Nutreco, or
 - in which employment insurance maternity benefits are being paid or would be paid if you were eligible, whichever is longer.

Termination of the Right to Benefits

Even when totally disabled, the right to receive benefits may be revoked, if:

- a) You refuse to undergo a medical examination requested by Blue Cross Life Insurance Company of Canada.
- b) You refuse to participate in a medical or rehabilitative employment program judged reasonable and appropriate by both Blue Cross Life Insurance Company of Canada and your attending physician.
- c) You fail to produce proof satisfying Blue Cross Life Insurance Company of Canada of the persistence of disability.
- d) You engage in remunerative work, unless it is part of a rehabilitative employment program.
- e) You move or live temporarily outside Canada, unless you have notified Blue Cross Life Insurance Company of Canada in writing and Blue Cross Life Insurance Company of Canada has given prior approval.
- f) Your disability no longer meets the policy definition.

In any event, benefits terminate at your retirement, when you reach age 65 or when the benefit period specified in the Summary of Benefits expires.

LONG TERM DISABILITY BENEFIT

Waiver of Premium

If you are totally disabled, any premium due under this benefit will be waived commencing with the first full calendar month following the expiration of the elimination period until such time as you return to active full-time employment.

Termination of Benefit

The Long Term Disability Benefit ends upon termination of your employment, at retirement or when you reach age 65.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS (underwritten and administered by AIG Insurance Company of Canada)

Basic and Accidental Death and Dismemberment Benefits are not underwritten by Medavie Inc. or Blue Cross Life Insurance Company of Canada. Please contact your group administrator for further details on these benefits.

The amount for which each eligible person is covered is known as the principal sum. The full principal sum is payable in the event of accidental death. A percentage of the principal sum is payable in the event of other eligible losses, in accordance with the following schedule of benefits.

Loss	Percentage of Principal Sum
Loss of life	100%
Loss of both hands or both feet	100%
Loss of entire sight of both eyes	100%
Loss of one hand and one foot	100%
Loss of one hand or one foot and entire sight of one eye	100%
Loss of speech and loss of hearing in both ears	100%
Loss of use of both arms	100%
Loss of use of both hands	100%
Loss of one hand or one foot	75%
Loss of use of one hand or one foot	75%
Loss of speech or hearing	75%
Loss of entire sight of one eye	75%
Loss of thumb and index finger of the same hand	33 1/3%
Loss of four fingers of same hand	33 1/3%
Loss of hearing in one ear	66 2/3%
Loss of all toes of one foot	25%
Loss of one arm or one leg	80%
Loss of use of one arm or one leg	80%
Quadriplegia (total paralysis of upper and lower limbs)	200%
Paraplegia (total paralysis of both lower limbs)	200%
Hemiplegia (total paralysis of upper and lower limbs of one side of the body)	200%

Note: If you or an insured dependent suffer multiple losses in the same accident, the maximum amount payable is 100% of the principal sum (except for paraplegia, quadriplegia or hemiplegia where the amount payable will not exceed 200% of the principal sum).

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT BENEFITS (underwritten and administered by AIG Insurance Company of Canada)

Other AD&D Benefits

As part of your basic AD&D insurance, you may also be eligible for:

- In-hospital indemnity benefit — a cash benefit if you are hospitalized as a result of an accident
- Repatriation of your body if you die in an accident
- Rehabilitation (job training) for you up to two years from the date of the accident
- Occupational training for your spouse if you die in an accident
- Education for your dependent children who are enrolled in post-secondary education if you die in an accident
- Transportation of a family member to you if you are hospitalized after an accident
- Day-care for your dependent children under age 13 if you die in an accident
- Increased benefit if you are wearing your seat belt when injured in a car accident
- Alterations of your home or vehicle to accommodate disabilities sustained in an accident
- Privilege to convert to an individual insurance contract within 30 days of termination.

Specific maximums may apply to these benefits.

You automatically receive company-paid Business Travel Accident Insurance which pays a benefit in the amount of \$100,000 in the event of accidental death or other eligible losses while you are travelling on company business.

Limitations and Exclusions

AD&D insurance is not payable for losses resulting from:

- Suicide or attempted suicide, while sane, self-destructive or insane
- Injury caused as a consequence of riding as a passenger or otherwise in any vehicle or device used for aerial navigation, except for chartered commercial or military aircraft
- Declared or undeclared war or any related act
- Active full-time service in the armed forces of any country,
- Undergoing the medical or surgical treatment of sickness, disease, or bodily or mental infirmity.

Other limitations and exclusions may apply. Contact your Group Administrator for more information.

HOSPITAL BENEFIT – IN CANADA ONLY

This benefit covers eligible expenses incurred by you or your dependents subject to the deductible and the percentage of reimbursement specified in the Summary of Benefits, providing eligible expenses are incurred in Canada, except for Referrals outside Canada.

Deductible

The deductible, if applicable, is the portion of eligible expenses that you must pay for you and your dependents before Medavie Inc. begins to reimburse expenses eligible under this policy. The deductible applies only once per policy year.

Eligible Expenses

The usual and necessary expenses from a medical point of view and recommended by a physician are reimbursed at the percentages and up to the maximums specified in the Summary of Benefits. Reimbursement will be considered only when the services are provided by an approved provider as identified by Medavie Inc.

HOSPITALIZATION

Hospital Room Benefit

Hospitalization charges when you are admitted as an inpatient in a hospital for active care after the effective date of your coverage and for as long as you are entitled to covered services, subject to the maximum reimbursement specified in the Summary of Benefits. The preferred accommodation is specified in the Summary of Benefits.

Convalescent Care

Charges for convalescent care, if you have been admitted less than 14 days after obtaining your discharge from a hospital where you have been receiving active treatment, subject to the daily maximum and maximum number of days specified in the Summary of Benefits.

Physical Rehabilitation

Charges for rehabilitative care after the effective date of your coverage, subject to the daily maximum and maximum number of days specified in the Summary of Benefits.

Survivor Benefit

After your death, your dependents continue to be covered up to the earliest of the following dates:

- a) End of the month following the date of your death,
- b) The date they cease to be eligible dependents,
- c) The effective date of any similar coverage with another insurer, or
- d) The termination date of the group policy.

DRUG BENEFIT – IN CANADA ONLY

This benefit covers expenses for eligible drugs as defined by Medavie Inc. and is subject to any deductible, co-insurance or maximum listed in the Summary of Benefits.

Medavie Inc. may, on an ongoing basis, add, delete or amend the list of eligible drugs on any list hereinafter mentioned. Certain drugs may require prior authorization to be eligible for payment as identified by Medavie Inc.

Drugs must be dispensed by a provider approved by Medavie Inc.

When an eligible interchangeable drug has been prescribed, Medavie Inc. adheres to the mandatory substitution legislation in each province.

Medavie Inc. will reimburse only for the lowest priced interchangeable drug when prescribed by a physician and dispensed by an approved provider, unless the physician indicates no substitution.

Eligible expenses are considered to have been incurred on the date the services are rendered or the product is supplied.

Certain prescription-requiring drugs on the eligible drug benefit list are eligible benefits on an individual Participant basis based on specific medical needs and when approved by the Company under the Special Authorization process.

Deductible

The deductible is the portion of eligible expenses that you must pay before Medavie Inc. begins to reimburse expenses eligible under this policy, if applicable.

Eligible Expenses

The plan refunds the following expenses, according to the percentage of reimbursement specified in the Summary of Benefits:

Expenses for drugs which require a prescription by law, approved by Medavie Inc., and prescribed by a doctor or dentist are eligible. In addition, certain drugs prescribed by other qualified health professionals will be considered if the applicable provincial legislations permit the professional to prescribe those drugs.

Expenses not Reimbursed by the Plan

Incurred expenses for the following products or drugs are excluded:

- products not approved by Medavie Inc.,
- products for the care of contact lenses,
- proteins or dietary supplements, amino acids, essential fatty acids,
- processed food for infants,
- hygiene products, including soaps and emollients,
- softeners and protective substances for the skin,
- minerals, vitamins,
- homeopathic/naturopathic products,
- drugs or drug formats or preparations with no therapeutic indication,
- herbal remedies,
- traditional medicines,
- probiotics,
- vaccines,
- smoking cessation,
- fertility benefits,
- erectile dysfunction benefits,
- drugs administered in a hospital,
- anti-obesity drugs and vitamin B6 and B12 injectables,
- growth hormones.

DRUG BENEFIT – IN CANADA ONLY

Applicable to Quebec Residents

When you and your spouse reach the age of sixty-five (65), you have a decision to make regarding your drug coverage.

Decision to join the RAMQ plan at age 65

When you or your spouse reaches the age of sixty-five (65) you may choose to be insured under the basic prescription drug insurance plan provided by the act respecting prescription drug insurance (RAMQ's plan) rather than to maintain complete drug coverage under the group insurance plan. Such choice is then irrevocable.

If, at age sixty-five (65), you choose to be insured under the RAMQ's plan, you and your dependents, regardless of their age, will no longer be eligible for coverage under the group insurance plan (except for supplementary coverage, as mentioned in items a) and b) below).

If, at age sixty-five (65), your spouse chooses to be covered under the RAMQ's plan, then he will no longer be eligible for coverage under the group insurance plan (except for supplementary coverage, as mentioned in items a) and b) below).

However, you and your dependents who have joined the RAMQ's plan remain covered under the group insurance plan for the expenses indicated below:

- a) the deductible and the coinsurance paid by the insured under the RAMQ's plan; and
- b) subject to the deductible and the percentage of reimbursement mentioned in the benefit summary for drug coverage: the reimbursement of any prescription drug which does not appear on the list provided by the RAMQ, but which is covered under the insurer's list of drugs.

Decision to cancel registration with the RAMQ at age 65

When a Quebec resident reaches the age of sixty-five (65), he is automatically registered by the RAMQ as a beneficiary of its prescription drug coverage. When you or your spouse reaches the age of sixty-five (65) you must therefore cancel your automatic registration with the RAMQ plan in order to continue full drug coverage under the group insurance plan.

Termination of Coverage

The Drug Benefit ends at your retirement, termination of employment or the age noted in the Summary of Benefits, whichever occurs first. The coverage for eligible dependents ends when your Drug Benefit terminates or on the date they no longer meet the definition of dependent, whichever occurs first.

Survivor Benefit

After your death, your dependents continue to be covered up to the earliest of the following dates:

- a) End of the month following the date of your death,
- b) The date they cease to be eligible dependents,
- c) The effective date of any similar coverage with another insurer, or
- d) The termination date of the group policy.

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

This benefit covers eligible expenses incurred by you or your dependents subject to the deductible and the percentage of reimbursement specified in the Summary of Benefits, providing eligible expenses are incurred in Canada, except for Referrals outside Canada.

Deductible

The deductible, if applicable, is the portion of eligible expenses that you must pay for you and your dependents before Medavie Inc. begins to reimburse expenses eligible under this policy. The deductible applies only once per policy year.

Eligible Expenses

The usual and necessary expenses from a medical point of view and recommended by a physician are reimbursed at the percentages and up to the maximums specified in the Summary of Benefits. Reimbursement will be considered only when the services are provided by an approved provider as identified by Medavie Inc.

MEDICAL SERVICES AND SUPPLIES

Nursing Care

Services of a registered nurse, registered nursing assistant or licensed practical nurse, who is not a member of the participant's family, whether residing with him or not, provided such services are rendered at the participant's home and are not primarily for custodial care, subject to the overall maximum amount payable noted in the Summary of Benefits.

All nursing services must be pre-approved by Medavie Inc. in order to be considered for reimbursement. Payment for eligible expenses will be based upon the payment schedule for private duty nurses established by Medavie Inc. for the Participant's province of residence.

Charges for the following services are not covered:

- a) Custodial care, homemaking duties, shopping, transportation, and respite care,
- b) Services to those residing in a government funded facility or any other facility which provides similar care to its residents,
- c) Service available through a government funded nursing or personal care program or community health program available to the general population at no cost.

Ambulance Transportation

Transportation in a licensed ambulance, including air ambulance, when medically necessary and when incurred in Canada, to and from the nearest hospital able to provide the necessary medical services. Charges for an accompanying person (namely a registered nurse or qualified medical attendant, other than a relative), when medically necessary and approved by Medavie Inc. are also included. This benefit is subject to a maximum amount payable noted in the Summary of Benefits.

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

Orthopedic Shoes

Charges for orthopedic shoes, including Denis Brown splints, when the shoes have been customized with special features to accommodate relieve or remedy some mechanical foot defect or abnormality. A prescription from an orthopedic surgeon, physiatrist, rheumatologist, chiropodist/podiatrist or the attending physician is required along with a copy of the biomechanical or gait analysis from the health care professional. Also, charges for shoe modifications, adjustments and supplies when prescribed by one of the health care professionals noted above to accommodate, relieve or remedy some mechanical foot defect or abnormality. The combined maximum amount payable is noted in the Summary of Benefits.

Custom Made Orthotic Shoe Inserts

Charges for custom made orthotic shoe inserts when required to accommodate, relieve, or remedy some mechanical foot defect or abnormality, excluding their replacement (except for pathological change), on written authorization of an orthopedic surgeon, physiatrist, rheumatologist, podiatrist or the attending physician. The maximum amount payable for this benefit is noted in the Summary of Benefits.

Compression Garments

Charges, including elastic support garments and gradient compression garments, (made to measure) on written authorization of the attending physician, to a maximum combined amount payable as noted in the Summary of Benefits.

Prostheses

Charges for the following remedial prosthetic appliances:

- artificial limbs (see Summary of Benefits),
- breasts (see Summary of Benefits),
- artificial nose (limited to one (1) per lifetime),
- eyes (limited to one left and one right prosthesis per lifetime),
- crutches, canes, casts, and splints (see Summary of Benefits),
- trusses (limited to one truss per five (5) consecutive policy years),
- braces (purchase is limited to spinal braces only, and limited to one (1) per lifetime),

Replacement of these items will not be a benefit unless replacement is required due to pathological or physiological change.

Wigs, when loss is due to an underlying pathology or its treatment (i.e. chemotherapy), to a maximum amount payable as noted in the Summary of Benefits. Hair prosthetics, replacement therapy and other procedures for physiological hair loss are not eligible (i.e. male pattern baldness).

Prosthetic repairs and/or adjustments are provided to a maximum amount payable as noted above or in the Summary of Benefits.

Hearing Aids

Charges for hearing aids (excluding batteries and exams), when prescribed by an otolaryngologist, otologist and/or recommended by a registered audiologist. Eligible dependent children less than 21 years of age, requiring a hearing aid for each ear, are eligible for two (2) hearing aids (one for each ear). The maximum amount payable for this benefit is noted in the Summary of Benefits.

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

Intrauterine Contraceptive Device (IUD)

Purchase of an intrauterine contraceptive device (IUD), to the maximum amount payable noted in the Summary of Benefits.

Diabetic Equipment

Charges for the following equipment used for the treatment and control of diabetes: glucometer, pressurized insulin injector, blood glucose monitoring and insulin dosing systems, or equipment approved by Medavie Inc. that performs similar functions. The overall maximum payable for this equipment is noted in the Summary of Benefits.

Medical Equipment

Charges for rental equipment for the administration of oxygen, when prescribed by a licensed physician. If, due to extended illness or disability, it is felt that the need for these items will be long-term, Medavie Inc., at its sole discretion, may approve the purchase of these items.

Charges for the rental of a wheelchair (manual or electric), scooter, or a hospital-type bed (manual or electric) when prescribed by a licensed physician. The maximum payable for this equipment is noted in the Summary of Benefits. If, due to extended illness or disability, it is felt that the need for these items will be long-term, Medavie Inc., at its sole discretion, may approve the purchase of these items. The maximum payable for this equipment is noted in the Summary of Benefits.

Charges for the purchase of a cranial remolding helmet or patient lifter. The maximum payable for this equipment is noted in the Summary of Benefits and Annex A.

Charges for rental of patient lifter are limited to one per month.

Once the original equipment purchase is approved, the rental or approved purchase of another piece of similar equipment will be limited to once every five consecutive policy years.

Charges for the repair of a manual/electric wheelchair or scooter, up to the usual, customary and reasonable amount.

You or your dependent must obtain the prior approval from Medavie Inc. before any purchase, rental or repair otherwise the claim may be rejected.

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

Paramedical Services

Charges for treatment, except when performed in a hospital, by a licensed practitioner. The maximum payable amount for each eligible practitioner is mentioned in the Summary of Benefits. In addition the maximum payable amount for X-rays is mentioned in the Summary of Benefits.

Diagnostic Test

Charges for diagnostic laboratory and X-ray services, when carried out by an approved laboratory which, in the opinion of Medavie Inc., is qualified to render such services. These services will include:

- laboratory analyses, X-rays, electrocardiograms, CT scans, ultrasounds, and magnetic resonance imagery (MRI).

Services will be provided to a maximum combined amount payable as noted in the Summary of Benefits. Diagnostic imaging services coverage in Quebec only.

Rehabilitation Facility (Substance Abuse- Drugs and Alcohol)

Charges for room and board after the effective date of your coverage. The maximum amount payable is noted in the Summary of Benefits.

Other Medical Services and Supplies

- a) Charges for the purchase of wheelchair/scooter cushions and inserts, limited to the usual, customary and reasonable amount.
- b) Charges for artificial larynx, limited to one purchase per lifetime.
- c) Charges for the repair of artificial larynx, subject to the maximum amount payable noted in the Summary of Benefits.
- d) Charges for the purchase of burn pressure garments, subject to the maximum amount payable noted in Annex A.
- e) Charges for the purchase of spacing devices up to the usual, customary and reasonable amount.
- f) Charges for allergy testing materials, subject to the maximum amount payable noted in the Summary of Benefits.
- g) Charges for sleeves for lymphedema, limited to two (2) per policy year.

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

Ostomy Supplies

Charges for essential ostomy supplies, up to the usual, customary and reasonable amount.

Accidental Dental

Charges for dental treatment, when sound, natural teeth have been damaged by a direct accidental blow to the mouth, or a fractured or dislocated jaw required setting.

This dental treatment must be rendered or reported and approved for payment by Medavie Inc. within 180 days of the accident and dental work must be completed within 12 months from the date of the accident. Eligible expense will be the dentists' usual and customary fee up to the "dental fee guide" for general practitioners in effect where services are rendered.

All deferred dental treatment must be completed and approved for payment by Medavie Inc. no later than the last day of the month in which the person turns 21 years of age unless otherwise prescribed by statute, in which case the statutory provision applicable in the province where the participant resides shall apply.

When such dental treatment must be deferred because of the age of the patient, or other factors which are justified, in the opinion of Medavie Inc., the claim may be approved for later payment. To meet our payment criteria, the participant must have been covered by Medavie Inc. for accidental dental at the time the accident occurred, and must still be covered by Medavie Inc. at the time the services are rendered. The only exception to this criterion is when the participant is uninsured for dental benefits at the time the service is rendered, in which case the claim may be approved. The subscriber must submit to Medavie Inc. within 180 days of the accident complete details of the required services from the dentist and reason for deferment.

Cosmetic Surgery due to Accident

Charges for cosmetic surgery when required as a result of an accident.

This cosmetic surgery requires Medavie Inc. approval, and must begin 12 months from the date of the accident, and be completed within 36 months of the accident.

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

VISION CARE

Eye Examination

Charge of a registered, licensed optometrist or ophthalmologist for eye examinations. Subject to the maximum amount payable mentioned in the Summary of Benefits.

Lenses/Frames/Contact Lenses/Laser Eye Surgery

Charges incurred for corrective lenses/frames or contact lenses or intraocular lenses used in cataract surgery or the cost of laser eye surgery when prescribed by an optometrist or ophthalmologist, up to the maximum amount payable stated in the Summary of Benefits.

Expenses not Reimbursed by the Plan

The following expenses are not reimbursed under the plan:

- a) Medical examinations or routine general check-ups required for use by a third party,
- b) Charges for rest cures, convalescent care, custodial care, rehabilitation services in a hospital for the chronically ill or a chronic care unit of a general hospital, or charges incurred by the participant when, in the opinion of Medavie Inc., proper treatment should be in a chronic care unit of an institution for the chronically ill,
- c) Charges relating to elective services obtained by a participant outside his province of residence when his provincial government health care programs have not accepted liability for those items normally covered in the participant's province of residence,
- d) Any services and supplies to which the participant is entitled under any workers compensation statute or any other legislation,
- e) Charges which normally would not be made if the participant were not covered by this policy,
- f) Services for cosmetic purposes or condition not detrimental to one's health,
- g) Any services and supplies normally available without cost, or at nominal cost, under any government statute on the effective date of this policy, whether or not such services or supplies continue to be eligible under a government program,
- h) Mileage and/or delivery charges to or from a hospital or health care professional,
- i) Services in connection with an injury or disease resulting from riot, insurrection or war whether war be declared or not. This includes any condition caused directly or indirectly by any armed forces,
- j) Medications restricted under federal or provincial legislation that are prescribed and/or dispensed despite such regulations,
- k) Registration charges or non-residents surcharges in any hospital,

EXTENDED HEALTH BENEFIT – IN CANADA ONLY

Expenses not Reimbursed by the Plan (Cont'd)

- l) Services required as a result of attempting to commit a criminal act,
- m) Service performed by an unqualified practitioner,
- n) Charges for missed appointments or the completion of forms,
- o) Services which are normally paid for directly or indirectly by Nutreco,
- p) Any health care services and supplies which are not provided by a Medavie Inc. approved provider,
- q) Charges for experimental or investigative health care services or supplies,
- r) Any health care service or supply that are not medically necessary nor proven effective,
- s) Charges for health care planning assessments including, but not limited to physiotherapy assessments. Health care planning assessments will be excluded as eligible benefits, unless otherwise specified in this policy,
- t) Speech aids,
- u) Pneumatic compression pumps,
- v) Surgical brassieres,
- w) TENS equipment,
- x) Residual limb socks,
- y) Any health care services and supplies administered in a hospital or by any agency or provider controlled by a hospital or by any agency or provider funded, in whole or in part, by government of any level, are not eligible for reimbursement under this policy, unless otherwise specified in this policy.

Limitation

For the purpose of the present benefit, all participants shall be deemed covered under the hospital and health insurance acts of their province of residence in Canada.

Termination of Benefit

The Extended Health Benefit ends at your retirement, the termination of employment or the age noted in the Summary of Benefits, whichever occurs first. The dependent's coverage ends either on the date you cease to be covered or on the date they no longer meet the definition of dependent, whichever occurs first.

Survivor Benefit

After your death, your dependents continue to be covered up to the earliest of the following dates:

- a) End of the month following the date of your death,
- b) The date they cease to be eligible dependents,
- c) The effective date of any similar coverage with another insurer, or
- d) The termination date of the group policy.

EXTENDED HEALTH BENEFIT – REFERRALS OUTSIDE CANADA

When the attending physician refers you to a physician outside Canada for medical care not available in Canada, this benefit will pay the usual, customary and reasonable charges for services listed below, in excess of the amount paid by the provincial government health insurance plan. The maximum lifetime reimbursement per participant is specified in the Summary of Benefits.

Eligible Expenses

Hospital Services

All hospital charges for medically necessary services, less the amount refunded by the provincial government health program, such as:

- hospital accommodation,
- intensive care,
- nursing care,
- operating and recovery rooms,
- diagnostic services including laboratory charges and X-rays,
- oxygen and blood,
- prescription drugs including intravenous solutions,
- physiotherapy.

Physicians and Surgeons

Customary charges of physicians and surgeons for services rendered, less the amount allowed under the provincial government health care plan.

Ambulance

Charges for licensed ambulance services required to transport a stretcher patient to and from the nearest hospital able to provide essential care.

Ambulance Attendant

Charges for travel expenses of an accompanying person (namely a registered nurse or qualified medical attendant, other than a relative, when medically necessary and approved by Medavie Inc.

Specific Exclusions and Limitations

1. The referral outside Canada must be medically necessary and must not be for services available in Canada, as determined by Medavie Inc.
2. Prior authorization from Medavie Inc. must be obtained.
3. Payment will be made for the reasonable and customary charges applicable in the area in which the services are rendered.
4. All services must be rendered while the patient is under the active care of a licensed physician.
5. No benefit is payable for treatment of an illness that began within 12 months of the patient's effective date of coverage or for which he has received medical treatment or has been prescribed drugs in the 12 months preceding the effective date of this coverage.
6. The services to be provided outside Canada must not be experimental or investigative in nature.
7. Referrals outside of Canada exclude, but are not limited to, services not available due to waiting lists and/or treatment that has been refused by a physician in Canada.
8. In order to be eligible, the provincial government health care plan of the province of residence must agree to cover a part of the expenses.

WORLDWIDE TRAVEL BENEFIT

This benefit covers emergency expenses occurring when you and your dependents are travelling outside of your province of residence.

WORLDWIDE TRAVEL COVERAGE

Travel Assistance Lines

In the event of a medical emergency outside your province of residence, you or your representative must call CanAssistance as soon as possible at one of the following numbers:

From Canada or the United States: 1-800-563-4444

From anywhere else: 1-506-854-2222 (collect)

For better service, be sure to give your name, the number of the phone from which you are calling and your Blue Cross group and certificate numbers.

If calling collect is not possible, Medavie Inc. will reimburse the cost of the call.

Eligible Expenses for Worldwide Travel Coverage

The plan reimburses all usual and reasonable expenses incurred following an emergency situation resulting from an accident or an illness, up to a maximum amount payable of \$2,000,000 per incident, per participant.

Eligible treatments are those declared necessary to stabilize the medical condition, and benefits are additional to those provided for by government plans.

Hospital Accommodation

Charges of a public general hospital, less the amount allowed under the provincial government health plan, for (a) room accommodation (not a suite of rooms), and (b) medically necessary inpatient and outpatient services.

Physicians and Surgeons

Customary charges of physicians and surgeons for service rendered, less the amount allowed under the provincial government health plan.

Medical Appliances

The cost of casts, crutches, canes, slings, splints, trusses, braces and/or temporary rental of wheelchair when required as a result of sickness or accident. This benefit will be payable only when the sickness or accident occurs outside the participant's province of residence and when ordered by a physician.

Nurse

Private duty nursing, including registered nurse, registered nursing assistant or certified nursing assistant, when ordered by a physician at the usual, customary and reasonable fee. Nurses providing the service must not be a relative of the patient or an employee of the hospital.

Ambulance

Normal charges for licensed ambulance service, including air ambulance and evacuation, to and from the nearest qualified medical facility.

WORLDWIDE TRAVEL BENEFIT

Coming Home

Extra costs of return economy fare by the most direct route (air, bus, train) when an illness is such that the patient must return home and be accompanied by a qualified medical attendant (not a relative). Written authorization is required from the attending physician. If returning on a commercial aircraft, this coverage is included:

- a) Two economy seats by most direct route to the patient's home city in Canada, one for the covered patient and one round trip fare for a medical attendant,
- b) The number of economy seats required to accommodate the covered person if on a stretcher and one round trip for a medical attendant.

Diagnostic Services

The cost of diagnostic laboratory and X-ray services, less the amount allowed under the provincial government health plan, when ordered by the attending physician.

Paramedical Services

The cost of services made by chiropractors, osteopaths, chiropodist/podiatrists and physiotherapists (not a relative), in excess of payment by a provincial government health plan, excluding charges for X-rays.

Drug Benefits

Charges for Drug Benefits in a quantity sufficient for the period of travel. Payment of eligible drugs will be made only when proof of purchase and payment is supplied in the form of an account from a Medavie Inc. approved provider located outside the participant's province of residence and showing the name of the preparation, date of purchase, quantity, strength and total cost.

Accidental Dental

Charges for dental treatment to a maximum amount of \$1,000 Canadian when, as the result of accidental injury (direct accidental blow to the mouth), natural teeth have been damaged, or a fractured or dislocated jaw requires setting. Such dental treatment must be rendered or reported and approved for payment by Medavie Inc. within 180 days of the accident and be supported by proper certification.

When such dental treatment must be deferred because of the age of the patient, or other factors which are justified, in the opinion of Medavie Inc., the claim may be approved for later payment. To meet our payment criteria, the participant must have been covered by Medavie Inc. for accidental dental at the time the accident occurred, and must still be covered by Medavie Inc. at the time the services are rendered. The only exception to this criteria is when the participant is uninsured for Dental benefits at the time the service is rendered, in which case the claim may be approved. The participant must submit to Medavie Inc. within 180 days of the accident complete details of the required services of the dentist and reason for deferment.

Vehicle Return

An allowance of up to \$500 Canadian for the cost of driving the patient's vehicle, either private or rental, by commercial agency to the patient's residence or nearest appropriate vehicle rental agency when the patient is unable to return it due to sickness or accident.

Return of Deceased

Up to \$3,000 Canadian towards the cost of preparation (including cremation) and homeward transportation of a deceased participant (excluding the cost of a coffin) to the point of departure in Canada by the most direct route.

WORLDWIDE TRAVEL BENEFIT

Meals and Accommodations

Up to \$1,200 Canadian (\$150 per day for eight days) per trip for extra costs of commercial accommodation and meals incurred by the covered employee, or by a covered dependent remaining with a travelling companion when the trip is delayed due to illness or accident to either a travelling companion or a participant. Must be verified by the attending physician and supported with receipts from commercial organizations.

Transportation to Visit the Participant

One return economy fare by the most direct route for transportation costs (air, bus, train), when the covered person has been confined to the hospital or has died and the attending physician has advised the necessary attendance of an immediate family member or a close friend of the participant.

Emergency and Payment Assistance

The services of a 24 hour emergency hotline are available to the participants who need assistance while travelling. By telephoning the appropriate number on your "World Assistance Card" when a medical emergency occurs, coverage will be confirmed to the hospital or physician. Payment of medical expenses will be arranged or coordinated on behalf of the participant. In addition, the following services are offered:

Medical Assistance

The patient may call for a list of hospitals or medical facilities and arrangements will be made for:

- advice from a qualified physician,
- medical follow-up of the patient's condition and communication with the covered employee and family,
- return home or transfer of patient if medically permissible,
- transport of a family member to the patient's bedside or to identify the deceased.

Non-medical Assistance

The patient may call to obtain:

- an emergency response in any major language,
- emergency assistance in contacting the family or business,
- referral to legal counsel.

Exclusions and Limitations for Worldwide Travel Coverage

No benefits are paid in the following cases:

1. No benefits are available under this policy for residents travelling outside their province of residence primarily or incidentally to seek medical advice or treatment, even if such a trip is on the recommendation of a physician.
2. No benefits are available under this policy for elective (non-emergency) treatment or surgery. This is defined as treatment or surgery (a) not required for the immediate relief of acute pain and suffering, or (b) which reasonably could be delayed until the participant has returned to Canada or (c) which the participant elects to have rendered or performed outside Canada following emergency treatment for, or diagnosis of, a medical condition which (on medical evidence) would not prevent the participant from returning to Canada prior to such treatment or surgery.
3. Benefits under this policy shall not be paid if the participant received the same from a third party.

WORLDWIDE TRAVEL BENEFIT

Exclusions and Limitations for Worldwide Travel Coverage (Cont'd)

4. No benefits will be paid for expenses incurred as the result of abuse of medications; suicide or attempted suicide; criminal acts, or injuries suffered as a result of operating a motor vehicle while alcohol levels are in excess of the legal limit in the jurisdiction where the accident occurred.
5. Medavie Inc., in consultation with the attending physician, reserves the right to return the patient to Canada. If any participant is (on medical evidence) able to return to Canada following the diagnosis of, the emergency treatment for, a medical condition which requires continuing medical services, treatment or surgery, and the participant elects to have such treatment of such services rendered or surgery performed outside Canada, the expense of such continuing medical services, treatment or surgery will not be covered by this plan. Medavie Inc. accepts no responsibility in the event of the deterioration of the participant's medical condition during or after the transfer back to Canada.
6. Coverage is limited to expenses incurred as a result of a sudden illness or accident which occurs outside the participant's province of residence. Pre-existing conditions will be covered as a benefit, provided the condition is stable prior to travel, and when medical attention is not anticipated during the travel period.

A pre-existing condition is considered stable if you, in the 90 days before the departure date, have not:

- a) been treated or evaluated for new symptoms or related conditions;
- b) had symptoms that increased in frequency or severity, or examination findings indicating the condition has worsened;
- c) been prescribed a new treatment or change in treatment for the condition (generally does not include reductions in medication due to improvement in the condition, or regular changes in medication as part of an established treatment plan);
- d) been admitted to a hospital for the condition; or
- e) been awaiting new treatments or tests regarding the medical condition (does not include routine tests).

The above criteria will be considered collectively in relation to the overall medical condition.

7. This policy excludes loss, damage, cost or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss:
 - a) expenses incurred while travelling in a country (or a specific region of a country) for which there is a Government of Canada travel warning, when such travel warning was issued before the departure date and the loss or expense is related to the reason for which the travel warning was issued; and
 - b) insurrection, war (declared or not), the hostile action of the armed forces of any country or participation in any riot or civil commotion.
8. Medavie Inc. will not cover expenses in excess of \$2 million Canadian per covered participant, per incidence outside the province of residence. All claims and required government forms must be submitted within four (4) months of the date of service.

Restrictions on the Duration of Trips

All customary and reasonable expenses and services described in the Worldwide Travel Benefit are eligible if they are incurred following an emergency resulting from an accident or sudden illness which occurs during the first 60 days of a trip outside the participant's province of residence, provided the participant is covered under the hospital and health government programs of his province of residence when the emergency occurs.

WORLDWIDE TRAVEL BENEFIT

Termination of Travel Benefit

The Travel Benefit coverage ends at your retirement, the termination of employment, or upon death, whichever occurs first. Coverage for your dependents ends either on the date you cease to be covered or on the date they no longer meet the definition of dependent, whichever occurs first. Coverage for any participant ceases when he is no longer covered under the government health program in his province of residence.

Survivor Benefit

After your death, your dependents continue to be covered up to the earliest of the following dates:

- a) End of the month following the date of your death,
- b) The date they cease to be eligible dependents,
- c) The effective date of any similar coverage with another insurer, or
- d) The termination date of the group policy.

CARDHOLDER SITE

INSTRUCTION FOR MEMBERS

Medavie Inc. is continually developing its Web technology to respond to the needs of our customers. One such innovation, the Cardholder Site, will help you better understand, manage and co-ordinate your benefit plan.

The Cardholder Site is simple to use and is delivered in a secure environment. When you want to access general information about your plan, view your claims and payment history, or print generic claim forms, you just have to click your mouse. The Cardholder Site is available 24 hours a day, seven days a week from home or work, all you need is an Internet connection. The Cardholder Site makes life easier for you.

ON THE CARDHOLDER SITE

There are a variety of options available to you on the Cardholder Site.

Coverage Inquiry: Detailed information about the your Blue Cross benefit plan

Forms: Printable versions of generic Medavie Inc. claim forms

Member Information

- You can view and/or update address information (where access is available)
- Request new identification cards
- Add/update banking information for direct deposit of claim payments (where applicable)

Member Statements

- You can view claims history for you and your dependents
- View record of payments issued to you and/or the service provider

FIRST-TIME ACCESS TO THE CARDHOLDER SITE

1. Log on to the Medavie Inc. Web site at www.medavie.bluecross.ca
2. Select "English"
3. Select "For Cardholders / Member Services" from the e-Service Centre menu on the right
4. Select "Go to Secure Site"
5. Select "First Time, Register Now"
6. Complete the online registration form
7. A temporary password will be e-mailed to the e-mail address entered during registration
8. Return to the Cardholder Site and enter the user ID and temporary password
9. The member will be prompted to change the password. Click "Submit" to save the new password
10. Click "Done" once the changes are saved, you will be directed to the "Welcome Page"

****Please ensure you make note of your user ID and password for future reference****

PLEASE NOTE

For security reasons, the Cardholder Site is for use of the member only.

We look forward to helping you take advantage of our online technology. For further information on the Cardholder Site, or for any questions about your Medavie Inc. benefit plan, please contact our Customer Information Center toll free at the number on the back of your identification card or e-mail inquiry@medavie.bluecross.ca.

PRIVACY PROTECTION PRACTICES

In the course of providing customers with quality health, life and travel coverage, Medavie Inc. and Blue Cross Life Insurance Company of Canada acquires and stores certain personal information about its clients and their dependents. The purpose of this document is to keep you informed about Medavie Inc. and Blue Cross Life Insurance Company of Canada's privacy protection practices.

Protecting personal information is not new to Medavie Inc. and Blue Cross Life Insurance Company of Canada. Ensuring the confidentiality of client information has always been fundamental to the way we do business and our staff understand that the privacy policies and procedures we have in place to ensure confidentiality are to be taken very seriously.

What is personal information?

Personal information includes details about an identifiable individual and may include name, age, identification numbers, income, employment data, marital and dependent status, medical records, and financial information.

How is your personal information used?

Your personal information is necessary to allow Medavie Inc. and Blue Cross Life Insurance Company of Canada to process your application for coverage under its health, life and travel plans. Your personal information is used:

- to provide the services outlined in your policy or the group policy of which you are an eligible member,
- to understand your needs so that we can recommend suitable products and services, and
- to manage our business.

To whom could this personal information be disclosed?

Depending on the type of coverage you carry with us, release of selected personal information to the following may be necessary in order to provide the services outlined in your policy:

- other Canadian Blue Cross organizations in order to administer your benefit plan if you reside outside the Atlantic Provinces, Quebec or Ontario,
- specialized health care professionals when necessary to assess benefit or product eligibility,
- government and regulatory authorities in an emergency situation or where required by law, other third parties, on a confidential basis, when required to administer the benefits outlined in your contract or your group's policy, and
- the cardholder of any policy under which you are a participant.

We do not provide or sell personal information about you to any outside company for use in marketing and solicitation. Personal information about you or your dependents is not released to a third party without permission unless necessary to fulfill the services Medavie Inc. and Blue Cross Life Insurance Company of Canada is contracted to provide to you.

To ensure Medavie Inc. and Blue Cross Life Insurance Company of Canada is able to provide you with the best possible service, it is important that the personal information we use is accurate and up to date. You can help by keeping us informed of changes of address, marital status and the addition or deletion of dependents. Should you become aware of errors in our information about you, please contact our customer service personnel and we will ensure the data is corrected.

PRIVACY PROTECTION PRACTICES

By becoming a customer or filing a claim for benefits, you are agreeing to allow your personal information to be used and disclosed in the manner outlined above. If you prefer that we not use or disclose your personal information in those situations where it is not necessary to administer your benefit plan, please visit our website or write to us at the address provided.

Please note that not allowing Medavie Inc. and Blue Cross Life Insurance Company of Canada to use information about you may mean we may not be able to provide you with certain products or services that may be of use to you.

For more information on Medavie Inc. and Blue Cross Life Insurance Company of Canada's privacy policy, contact us using one of the following:

www.medavie.bluecross.ca

1-800-667-4511 (in Atlantic), 1-800-355-9133 (in Ontario) or 1-888-588-1212 (in Quebec)

Chief Privacy Officer
Medavie Blue Cross
Risk Management Group
644 Main Street
PO Box 220
Moncton, NB E1C 8L3

or

privacyofficer@medavie.bluecross.ca

If the issue is not resolved to your satisfaction, you may file a complaint in writing to:

Office of the Privacy
Commissioner of Canada
112 Kent Street
Ottawa, ON K1A 1H3