



BENEFIT	STANDARD HEALTH & MEDICAL
<p><b>DRUGS</b> Pay Direct Drug Card</p> <ul style="list-style-type: none"> <li>• Co-Insurance</li> <li>• Co-Pay</li> <li>• Maximum</li> </ul>	<p>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 Régis de l'assurance-maladie du Québec (RAMQ). In addition to drugs covered by this Benefit provision, the drug coverage provided under the RAMQ formulary is automatically included.</p>
<p><b>HOSPITAL*</b> Semi-Private</p> <p>Convalescent Care &amp; Physical Rehabilitation</p>	<p>100%</p> <p>100% - \$20/day for 180 days/occurrence per policy year, combined</p>
<p><b>EXTENDED HEALTH*</b> Co-Insurance Vision Care</p> <ul style="list-style-type: none"> <li>• Eye Exams</li> <li>• Frames, Lenses &amp; Contact Lenses</li> </ul> <p>Nursing Care Hearing Aids Paramedical Practitioners Orthopaedic Shoes Orthotics</p>	<p>100%</p> <p>\$50/12 months for participants age 20 &amp; under; every 24 months for participants age 21 and over</p> <p>\$150/24 months</p> <p>Up to Usual &amp; Customary fee</p> <p>\$500/4 policy years</p> <p>\$300 per practitioner/policy year (includes x-rays)</p> <p>1 pair/policy year up to Usual &amp; Customary fee</p> <p>\$300/policy year</p>
<p><b>*Overall Hospital &amp; Extended Health Maximum</b></p>	<p>\$15,000 per policy year, combined Extended Health Benefit (excludes Drug &amp; Travel Benefit)</p>

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



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

BENEFIT	
<b>Basic Life</b>	\$35,000
<b>Optional Life</b>	
<ul style="list-style-type: none"> <li>Employee</li> </ul>	Coverage is provided to the covered employee in units of \$10,000 to a maximum of \$800,000
<ul style="list-style-type: none"> <li>Spouse</li> </ul>	Coverage is provided to the spouse in units of \$10,000 to a maximum of \$200,000
<ul style="list-style-type: none"> <li>Dependent Children</li> </ul>	Coverage is provided to dependent children in units of \$5,000 to a maximum of \$50,000
<b>AD &amp; D Basic*</b>	\$35,000
<b>AD &amp; D Optional*</b>	Family or Single Coverage in Units of \$10,000 up to a maximum of \$350,000  *Underwritten by Chartis Insurance Company of Canada
<b>Short Term Disability (STD)</b>	66.67% of weekly earnings, rounded to the next higher dollar
Elimination Period	
<ul style="list-style-type: none"> <li>Accident or Hospitalization</li> </ul>	0 days
<ul style="list-style-type: none"> <li>Sickness</li> </ul>	3 days
Maximum Duration	26 weeks
Taxable	Yes
<b>Long Term Disability (LTD)</b>	60% of monthly earnings, rounded to the next higher dollar
Elimination Period	26 weeks
Taxable	No
<b>Worldwide Travel</b>	
Co-Insurance,	100%
Hospital & Medical Benefit	\$2,000,000/participant/incident; limited to the first 60 days of a trip
Travel Assistance	Provided by CanAssistance Inc.

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