



HEALTH & MEDICAL BENEFIT	
<p>DRUGS Pay Direct Drug Card</p> <ul style="list-style-type: none"> • Co-Insurance • Deductible • Maximum 	<p>90%*</p> <p>\$15/ policy year in combination with Hospital and Extended Health</p> <p>Unlimited</p> <p>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>HOSPITAL Deductible</p> <ul style="list-style-type: none"> • Semi-Private • Convalescent Care • Physical Rehabilitation 	<p>\$15/ policy year in combination with Drug and Extended Health</p> <p>100%</p> <p>100% Maximum of 180 days per occurrence</p> <p>100% Maximum of 180 days per occurrence</p>
<p>EXTENDED HEALTH Co-Insurance</p> <p>Deductible</p> <p>Nursing Care</p> <p>Hearing Aids</p> <p>Paramedical Practitioners</p> <p>Orthopaedic Shoes & Orthotics</p> <p>Compression Garments</p> <p>Diagnostic Tests</p> <p>Vision Care – Lenses/Frames/Contact Lenses/Laser Eye Surgery</p>	<p>100%</p> <p>\$15/policy year in combination with Hospital and Drug</p> <p>\$5,000/policy year</p> <p>\$300/policy year</p> <p>\$300/practitioner per policy year</p> <p>\$200/policy year combined</p> <p>\$40/pair; 2 pairs/policy year</p> <p>\$1,000/policy year (Diagnostic Imaging Services coverage in Quebec only)</p> <p>\$100/24 months</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	
Basic Employee Life	\$30,000
Dependent Life	
• Spouse	\$2,000
• Child	\$1,000 per child
Basic AD&D*	\$30,000 *Underwritten by Chartis Insurance Company of Canada
Short Term Disability (STD)	66.67% of weekly earnings, rounded to the next higher dollar to a maximum of \$500 per week
Elimination Period	
• Accident	0 days
• Sickness or Hospitalization	7 days
Maximum Duration	26 weeks
Taxable	No
Long Term Disability (LTD)	60% of monthly earnings, rounded to the next higher dollar
Maximum Benefit	\$2,000 per month
Elimination Period	26 weeks
Taxable	No
Worldwide Travel	
Co-Insurance	100%
Hospital & Medical Benefit	\$2,000,000/participant/incident; limited to the first 60 days of a trip
Travel Assistance	Provided by CanAssistance Inc.

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