



<b>HEALTH &amp; MEDICAL BENEFIT</b>	
<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>90%* 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% - 90 days/policy year combined</p>
<p><b>EXTENDED HEALTH</b> Co-Insurance</p> <p>Nursing Care</p> <p>Hearing Aids</p> <p>Physiotherapist Other Paramedical Practitioners</p> <p>Orthopaedic Shoes &amp; Orthotics</p> <p>Compression Garments</p> <p>Diagnostic Tests</p> <p>Vision Care – Eye Examination</p>	<p>90% (Psychologist 50% and Eye Examination 100%)</p> <p>160 occurrences/policy year (20 shifts of 8 hours). One hour equals one occurrence.</p> <p>\$300/36 months</p> <p>Usual &amp; Customary fee \$300/practitioner per policy year</p> <p>\$100/policy year combined</p> <p>\$50/policy year</p> <p>\$1,000/policy year (Diagnostic Imaging Services coverage in Quebec only)</p> <p>\$35/24 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.*



<b>DENTAL BENEFIT</b>	
<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>	\$1,000/person, per policy year
<b>Dental Fee Guide</b>	Current less one year edition

<b>BENEFIT</b>	
<b>Basic Employee Life</b>	\$40,000
<b>Dependent Life</b>	
<ul style="list-style-type: none"> <li>• Spouse</li> <li>• Child</li> </ul>	\$6,000 \$3,000 per child
<b>Basic AD&amp;D*</b>	\$40,000 *Underwritten by Chartis Insurance Company of Canada
<b>Short Term Disability (STD)</b>	66.67% of weekly earnings, rounded to the next higher dollar to a maximum of \$485 per week
Elimination Period	
<ul style="list-style-type: none"> <li>• Accident</li> <li>• Sickness or Hospitalization</li> </ul>	0 days 7 days
Maximum Duration	17 weeks /119 days
Taxable	No
<b>Long Term Disability (LTD)</b>	60% of monthly earnings, rounded to the next higher dollar
Maximum Benefit	\$2,100 per month
Elimination Period	17 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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