



BENEFIT	STANDARD HEALTH & MEDICAL
<p>DRUGS Pay Direct Drug Card</p> <ul style="list-style-type: none"> • Co-Insurance • Deductible • Maximum 	<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>HOSPITAL* Deductible</p> <p>Semi-Private</p>	<p>\$25 for single / \$50 for family in combination with Extended Benefit</p> <p>85%</p>
<p>EXTENDED HEALTH* Co-Insurance</p> <p>Deductible</p> <p>Vision Care</p> <ul style="list-style-type: none"> • Eye Exams • Frames, Lenses & Contact Lenses <p>Nursing Care</p> <p>Hearing Aids</p> <p>Paramedical Practitioners</p> <ul style="list-style-type: none"> • Chiropractor & Osteopath • Physiotherapist • All other Paramedical Practitioners <p>Orthopaedic Shoes</p> <p>Orthotics</p>	<p>85% except where indicated otherwise</p> <p>\$25 for single / \$50 for family in combination with Extended Benefit</p> <p>100% - 1/policy year to Usual & Customary fee 100% - \$150/24 months</p> <p>Up to Usual & Customary fee</p> <p>100% - \$500/lifetime</p> <p>\$20/visit per practitioner to max \$400/policy year Usual & Customary fee/visit to max \$400/policy year 100% - \$20/visit per practitioner to max \$400/policy year</p> <p>Up to Usual & Customary fee for participants age 15 and under; 1 pair up to Usual & Customary fee/12 months for participants age 16 and over</p> <p>100% - \$375/24 months</p>
<p>*Overall Hospital & Extended Health Maximum</p>	<p>\$5,000/ policy year, combined Extended Health Benefit & Hospital Benefit (excludes Drug Benefits)</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
Preventative and Basic Services	
Co-Insurance	80%
Recall Exams	2/policy year
Major Dental Services	
Co-Insurance	50%
Combined Maximum	\$1,200/person, per policy year
Dental Fee Guide	2009 Edition

BENEFIT	
Basic Employee Life	\$40,000
Dependent Life	
<ul style="list-style-type: none"> Spouse Child 	\$6,000 \$3,000 per child
AD & D Basic*	\$40,000
	*Underwritten by Chartis Insurance Company of Canada
Short Term Disability (STD)	55% of weekly earnings, rounded to the next higher dollar to maximum of current EI maximum earnings
Elimination Period	
<ul style="list-style-type: none"> Hospitalization Sickness or Accident 	0 days 3 days
Maximum Duration	26 weeks
Taxable	Yes
Long Term Disability (LTD)	60% of monthly earnings, rounded to the next higher dollar
Maximum Benefit	\$2,000/month
Elimination Period	26 weeks
Taxable	Yes

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