

YOUR GROUP INSURANCE AT A GLANCE



At KDP we offer a variety of options so you can find the one that best meets the health + dental care needs of you and your family. The KDP Group Insurance Plan for our Canada employees allows you to choose the coverage that meets your unique needs. Use this document to get an overview of the plan.

Your program explained in 5 points

- 1** KDP pays for basic coverage (Light Roast) for three areas:

Health* + Dental* + Short-term disability
* It is possible to opt out by providing a proof of coverage elsewhere.
- 2** You can pay to increase your coverage to a level you choose (Medium Roast or Dark Roast) for two areas:

Health + Dental
You can choose the same or different levels for Health and Dental

These coverages can be paid with **Flex Dollars**
- 3** You pay for mandatory coverage for the following:

Basic Life + Long-term Disability + Accidental Death & Dismemberment

These coverages are paid through **payroll deductions** + optional coverage can be paid with **Flex Dollars** (if funds available)
- 4** You can add on additional optional coverage:

For you + your family
(see next page)
- 5** What are Flex Dollars?

Flex Dollars = Flex Credit or Employer Dollars

 - Amount of dollars that the employer offers to employees to buy additional selected coverages.
 - Your funds are calculated according to your coverage:
 - » Enrolled in Health Care | \$400 + 0.275% of base salary
 - » Not enrolled in Health Care/Opt Out | \$200 + 0.275% of base salary
 - Any unused Flex Dollars can be applied to:



HSA:
Health Spending Account
(health or dental care)



WA:
Wellness Account
(gym)



RRSP:
Registered Retirement Savings Plan
(Group RRSP with Sun Life)

This information is intended for employees not covered by a collective agreement.

Please note that following the election of your allocation, you have 31 days to open your RRSP account with Sun Life. Otherwise, your allocation will be transferred to your HSA.

Eligibility to this program

Regular Permanent non-union employees

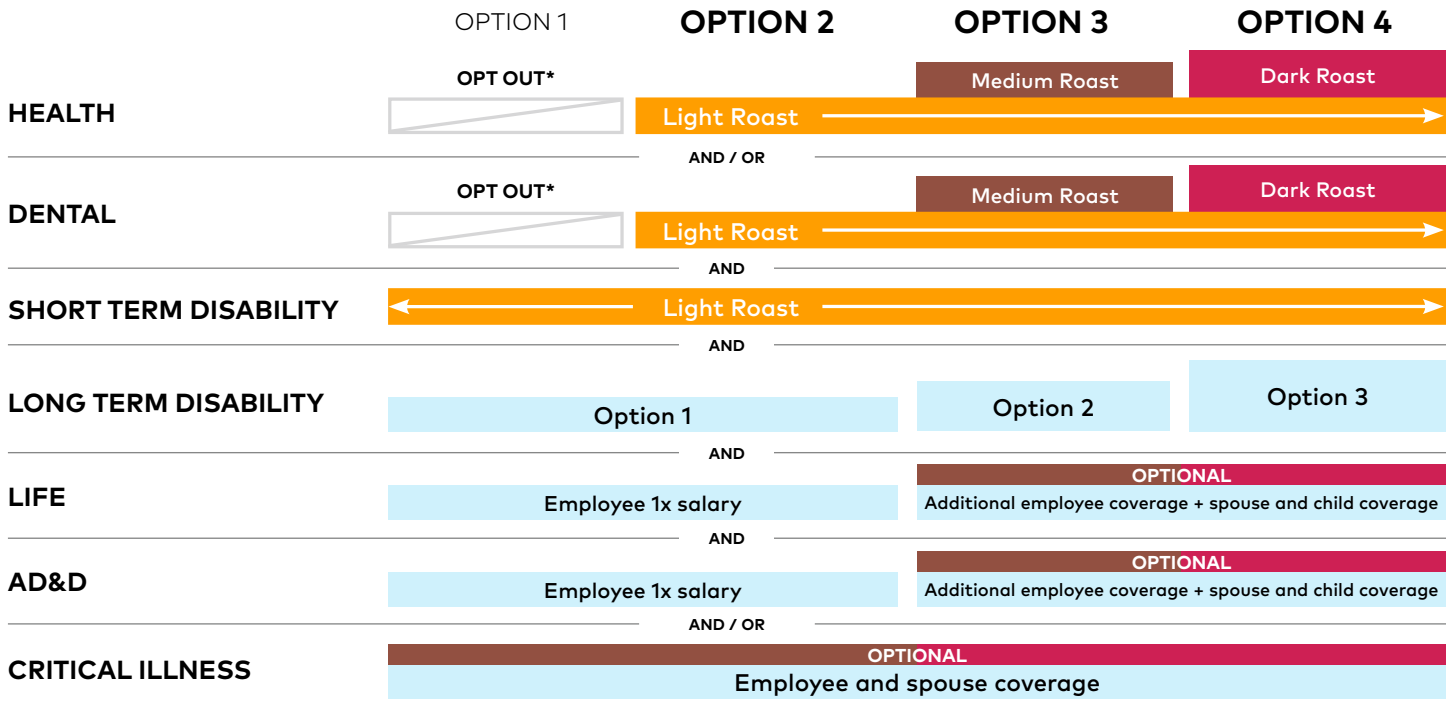
- Work at least 20 hours per week



Contractual/Temporary non-union employees

- Work at least 20 hours per week
- 12-month contract at least
 - » Access to this program with no Flex Dollars
 - » No Short-term or Long-term disability coverages




Map of all the coverages



* It is possible to opt out by providing a proof of coverage elsewhere.

Flex \$:
Employee can apply for Health, Dental, Optional Coverage

If no Flex \$:
Payroll deduction as a premium

-  Paid by KDP
-  Paid by Flex \$ (Employer Cost)
-  Paid by Employee Premiums

Contacts & Resources during Enrollment

- ? To enroll, log into the Medavie Blue Cross Website called Flexit: connect.medavie.bluecross.ca/KDP
Check your emails for instructions on how to log in.
- ? Contact Medavie Blue Cross for technical question regarding Flexit: **1-844-787-3539**
- ? Contact Medavie Blue Cross for question regarding the coverages, eligibility and claims: **1-888-588-1212**



All the tools (Program Summary, FAQ, Decision Tool, Flexit User Guide, Medavie Blue Cross Brochures) are available for you:
[SplashNet](#) / [Quick Links](#) / [Team Sites](#) / [Canada Dry Mott's](#) / [Human Resources](#) / 2019 / [Benefits](#)

Your choices at a glance

Information stated in this document is based on the official booklet of the KDP benefit group plan. In case of discrepancy between this document and the insurer booklet, the latter shall prevail.

COVERAGES

Eligibility – general		Employees working 20 hours per week minimum (for eligible employees)		
LIFE INSURANCE				
Employee – Basic	1 x annual salary			
Employee – Optional	1 to 5 x annual salary*			
Spouse – Optional	1 to 30 x \$10,000*			
Child – Optional	1 to 5 x \$5,000			
Maximum benefits period	Up to retirement for basic life and at age 70 or when the member retires, if earlier, for optional life.			
ACCIDENTAL DEATH AND DISMEMBERMENT				
Employee – Basic	1 x annual salary			
Employee – Optional	1 to 5 x annual salary			
Spouse – Optional	1 to 30 x \$10,000			
Child – Optional	1 to 5 x \$5,000			
Maximum benefits period	Up to age when the spouse or member reaches age 65 or when the Member retires, if earlier.			
CRITICAL ILLNESS				
Employee – Optional	1 to 40 x \$5,000*			
Spouse – Optional	1 to 40 x \$5,000*			
Maximum benefits period	Up to age when the spouse or member reaches age 65 or when the member retires, if earlier.			
SHORT-TERM DISABILITY (Regular permanent employees only)				
Waiting period	First 14 consecutive days (paid at 100% by KDP)			
Benefits period	19 weeks			
Weekly benefit	75%			
Maximum benefits	\$2,000			
Taxability benefits	Yes			
Maximum benefits period	Up to age 70 or when the member retires, if earlier.			
LONG-TERM DISABILITY (Regular permanent employees only)		OPTION 1	OPTION 2	OPTION 3
Waiting period	21 weeks			
Benefits period	To age 65			
Monthly benefit	60% of first \$2,000 + 40% of the excess	70% of first \$2,000 + 55% of next \$2,000 + 45% of the excess	70% of first \$2,000 + 55% of next \$2,000 + 45% of the excess	
Maximum monthly benefits	\$15,000	\$15,000	\$15,000	
Taxability benefits	No	No	No	
Cost of living adjustment	No	No	Yes	
Definition of "Own occupation"	24 months			
Maximum benefits period	Up to age 65 less the elimination period, or when the member retires, if earlier.			

* EOI required if amount exceeds \$50,000 during initial enrolment. EOI required for any modification past initial enrolment.

HEALTH CARE

	Light Roast	Medium Roast	Dark Roast
	Option 2	Option 3	Option 4
Locking rules	Important Note: Your option can go up at re-enrolment but can only go down one level at a time after 2 years. This also applies to Opt out option (option 1). Locking rules do not apply for modifications following an eligible life event.		
MEDICAL			
Hospitalization	Semi-Private	Private	Private
Deductible – generic	\$0	\$0	\$0
Deductible – original	\$10	\$5	\$5
Reimbursement:			
– Drugs	70%	80%	90%
– Maximum out-of-pocket	\$1,000 per family	\$750 per family	\$500 per family
– Hospital	100%	100%	100%
– Private nursing care	\$10,000/policy year	\$10,000/policy year	\$10,000/policy year
– Custom-made orthopedic shoes	1 pair/policy year	1 pair/policy year	1 pair/policy year
– Foot orthotics	\$300 max.	\$300 max.	\$300 max.
Travel assistance	100%	100%	100%
Travel assistance maximum	\$1,000,000 lifetime	\$1,000,000 lifetime	\$1,000,000 lifetime
HEALTH PRACTITIONERS			
Reimbursement	70%	80%	90%
Maximum per practitioner (per policy year)	Restricted list \$500*	Extended list \$750*/\$500**	Extended list \$1,000*/\$750**
VISION CARE			
Reimbursement			
– Eye Exam	n/a	100% (1/12 months)	100% (1/12 months)
– Lenses, frames, contact lenses, laser eye surgery	n/a	100% (\$150 max/ 24 months)	100% (\$300 max/ 24 months)
Maximum benefits period	When the member retires.		

* Psychologist, Social Worker, Psychotherapist, Psychanalyst and Clinical Counsellor.

** Chiropractor, Naturopath, Acupuncturist, Homeopath, Dietitian, Osteopath, Chiropodist, Audiologist, Speech Therapist, Occupational Therapist, Physiotherapist, Athletic Therapist, Rehabilitation Therapist, Massage Therapist, Kinotherapist, Orthotherapist, Naturopath and Podiatrist.

DENTAL CARE

	Light Roast	Medium Roast	Dark Roast
	Option 2	Option 3	Option 4
Locking rules	Important Note: Your option can go up at re-enrolment but can only go down one level at a time after 2 years. This also applies to Opt out option (option 1). Locking rules do not apply for modifications following an eligible life event.		
DENTAL			
Dental fee guide	Current Year	Current Year	Current Year
Reimbursement:			
– Preventive Care	n/a	80%	90%
– Basic Care	n/a	80%	90%
– Endodontic Services	80%	80%	90%
– Yearly maximum	\$1,500	\$2,000 combined maximum for basic care and major restoration	\$2,500 combined maximum for basic care and major restoration
Major Restoration:	50%	50%	60%
– Yearly maximum	\$1,500	\$2,000	\$2,500
Orthodontic Services		50% \$1,500 lifetime (Participants under age 18 only)	50% \$3,000 lifetime
Recall exam	n/a	6 months	6 months
Complete series X-Rays	n/a	36 months	36 months
Panoramic X-Rays	n/a	24 months	24 months
Maximum benefits period	When the member retires.		

