

PLAN OVERVIEW

All Eligible Non-Union Employees

Plan Eligibility

After 1 month of continuous employment

Minimum 35 hours per week, 24 if on temporary work share

Basic Life - Insurer Empire

2 times annual salary rounded to the next highest \$1,000

Maximum coverage \$1,000,000

Reduces 50% at age 65

Terminates at earlier, retirement or age 70

Employee Optional Life - Insurer Empire Life

Units of \$10,000

Maximum of \$250,000 for you or \$200,000 for your spouse

Evidence of insurability is required for all amounts of insurance

Terminates on Employee's 65th birthday or prior retirement

Accidental Death & Dismemberment - Insurer CHUBB

Matches your Life coverage

Voluntary Accidental Death & Dismemberment

Multiples of \$10,000

Maximum coverage \$1,000,000 \$250,000

Employee Plan - employee coverage only

Family plan - spouse 40% of amount

Each child 10% of amount

Long Term Disability - Insurer Empire Life

60% of monthly income

Maximum coverage \$10,000

Elimination period - 180 days

2 year own occupation

Benefit period - age 65

Terminates at earlier, retirement or age 65

Benefit is Non-Taxable

Extended Health Care - Insurer Green Shield

Nil Deductible

Pay direct drug card

Drugs - 90% Preferred generic/brand; 80% Non-Preferred generic/brand; 90% Specialty

Excludes - Smoking cessation; Erectile dysfunction

100% co-insurance

Semi-private Hospital - max. \$200/day

Paramedical Practitioners - \$400/year/practitioner

Chiropracist and Podiatrist combined; Naturopath;

Osteopath; Psychologist; Massage Therapist; Speech
Therapist; Physiotherapist; Chiropractor; Acupuncture

Medical equipment and appliances

Nursing Care - \$10,000/year

Hearing Aids - \$700/5 years

Orthopedic Shoes - \$400/year / Orthotics - \$400/year

Transportation by ambulance

Accidental dental

Out of Province Emergency

Vision - \$250/24 months

One Eye exam every 24 months, included in overall vision maximum

Overall Maximum - \$100,000/calendar year; Maximum does not apply to OOC

Dental Care - Insurer Green Shield

Nil Deductible

90% Basic and Preventative treatment

90% Endodontics and Periodontics

60% Major Restorative

50% Orthodontics

Maximum - \$1,500/year for Basic, Endo and Major combined

\$1,500/lifetime for Orthodontics

Current fee guide

Benefits terminate at age 70

Maple Virtual Care

24/7 Virtual Care Provider

Accessible for plan members and their immediate family

Direct access to a doctor (GP)

Unlimited access to medical records

Diagnosis, treatment and medical advice, prescriptions and medical notes

Employer/Employee Cost Sharing

Employer pays 100% of all except LTD

Employee pays 100% of LTD