



## Plan Design - Directors and Senior Directors (Class 3)

GENERAL	
<b>Child Definition:</b>	Under age 21, or under age 25 if full-time student
<b>Waiting Period:</b>	None
<b>Co-Habitation Requirement:</b>	None
<b>Minimum Number of Hours:</b>	24 hours per week
EMPLOYEE BASIC LIFE	
<b>Schedule:</b>	2 x Annual Earnings
<b>Maximum:</b>	\$300,000
<b>Non-Evidence Maximum:</b>	Evidence not required
<b>Waiver of Premium:</b>	After 119 days
<b>Reduction:</b>	50% at age 65
<b>Termination:</b>	Age 71 or earlier retirement
ACCIDENTAL DEATH & DISMEMBERMENT (CHUBB)	
<b>Schedule:</b>	2 x Annual Earnings
<b>Maximum:</b>	\$400,000
<b>Waiver of Premium:</b>	After 119 days
<b>Reduction:</b>	None
<b>Termination:</b>	Age 70 or earlier retirement
DEPENDENT LIFE	
<b>Spouse:</b>	\$5,000
<b>Child:</b>	\$2,500
<b>Child Definition:</b>	From Live Birth
<b>Waiver of Premium:</b>	After 119 days
<b>Termination:</b>	Age 71 or earlier retirement
SHORT TERM DISABILITY	
<b>Schedule:</b>	75% of Weekly Earnings (Includes Maternity Leave Top-Up)
<b>Maximum:</b>	\$2,500
<b>Non-Evidence Maximum:</b>	\$2,000
<b>Benefit Commencement:</b>	
<b>Accident:</b>	8th Day
<b>Sickness:</b>	8th Day
<b>Hospital:</b>	8th Day
<b>Benefit Period:</b>	17 Weeks
<b>Tax Status:</b>	Taxable
<b>Termination:</b>	Age 71 or earlier retirement
LONG TERM DISABILITY	
<b>Schedule:</b>	66.67% of first \$3,000 of monthly earnings plus 50% of the balance
<b>Maximum:</b>	\$10,000 per month
<b>Non-Evidence Maximum:</b>	\$8,700
<b>Benefit Commencement:</b>	120th day
<b>Benefit Period:</b>	To age 65
<b>Pre-Existing Condition Clause:</b>	90 days / 12 months
<b>CPP Offsets:</b>	Primary
<b>Disability Definition:</b>	5 year Own Occupation
<b>Partial Disability:</b>	Included during Own Occupation period
<b>Cost of Living Adjustment:</b>	Lesser of 3% or CPI
<b>Survivor Benefits:</b>	Not included
<b>Tax Status:</b>	Non-taxable
<b>Termination:</b>	Age 65 or earlier retirement
EMPLOYEE ASSISTANCE PROGRAM	
<b>Services Provided By:</b>	Telus Health

HEALTH	
<b>Drugs:</b>	
<b>Drug Card or Reimbursement:</b>	Pay Direct Drug Card
<b>Definition:</b>	Legally requiring a prescription, Mandatory Generic, with Specialty Drug PPN (BioScript)
<b>Deductible:</b>	Equal to dispensing fee
<b>Dispensing Fee Maximum:</b>	Nil
<b>Co-Insurance:</b>	100%
<b>Maximum:</b>	Unlimited
<b>Fertility Drugs:</b>	\$3,000 lifetime maximum per family
<b>Smoking Cessation Drugs:</b>	\$500 lifetime maximum
<b>Lifestyle Drugs:</b>	No coverage
<b>Vaccines:</b>	\$100 per calendar year
<b>Hospital:</b>	Nil Deductible, 100% coinsurance, Semi-Private
<b>Healthcare:</b>	
<b>Deductible:</b>	Nil
<b>Co-insurance:</b>	100%
<b>Maximum:</b>	Unlimited
<b>Paramedicals:</b>	Maximum of \$1250 per insured person per calendar year for all of the following services combined: Acupuncturist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiroprodist, Psychologist/Social Worker/Clinical Counsellor and Speech Therapist
<b>Referral required:</b>	No
<b>Hearing Aids:</b>	\$700 every 5 calendar years
<b>Orthotics:</b>	\$300 per calendar year
<b>Orthopedic Shoes:</b>	Included with Orthotics
<b>In Home Nursing:</b>	\$10,000 per calendar year
<b>Vision (Glasses/Contacts/Laser Surgery):</b>	Nil Deductible, 100%, maximum \$300 every 24 months
<b>Eye Exams:</b>	Nil Deductible, 100%, One exam every 24 months
<b>Emergency Out of Canada:</b>	Nil Deductible, 100%, 90 days, \$5,000,000 lifetime maximum to age 70; 60 days, \$1,000,000 lifetime for age 70-79; 30 days, \$1,000,000 lifetime for age 80+
<b>Travel Cancellation Insurance:</b>	No coverage
<b>Survivor Benefits:</b>	2 years (without premium payments)
<b>Termination:</b>	At retirement
FLEXIBLE SPENDING ACCOUNT	
<b>Amount per Employee/Dependents Combined:</b>	\$150 Single / \$300 Family per calendar year
<b>Benefit Type:</b>	Balance Carry Forward
DENTAL	
<b>Deductible:</b>	Nil
<b>Coinsurance:</b>	
<b>Basic:</b>	90%
<b>Major Restorative:</b>	50%
<b>Orthodontics:</b>	50% (treatment must start prior to age 19 to be eligible)
<b>Maximum:</b>	
<b>Basic:</b>	\$2,200 per calendar year per person
<b>Major Restorative:</b>	Combined with Basic
<b>Orthodontics:</b>	\$2,000 lifetime
<b>Scaling/Planing Units:</b>	Maximum 12 units per calendar year combined
<b>Dental Recall:</b>	6 months
<b>Fee Guide:</b>	Current General Practitioners and Specialist
<b>Survivor Benefits:</b>	2 years (without premium payments)
<b>Termination:</b>	At retirement

In the event of a discrepancy between this and the Master Policy, the Master Policy will apply.