

GENERAL		HEALTH	
Child Definition:	Under age 21, or under age 25 if full-time student	Drugs:	
Waiting Period:	None	Drug Card or Reimbursement:	Pay Direct Drug Card
Co-Habitation Requirement:	None	Definition:	Legally requiring a prescription, Mandatory Generic, with Specialty Drug PPN (BioScript)
Minimum Number of Hours:	24 hours per week	Deductible:	Equal to dispensing fee
EMPLOYEE BASIC LIFE		Dispensing Fee Maximum:	Nil
Schedule:	2 x Annual Earnings	Co-Insurance:	100%
Maximum:		Maximum:	Unlimited
Class 1:	\$300,000		
Class 2:	\$500,000		
Class 3:	\$300,000	Fertility Drugs:	\$3,000 lifetime maximum per family
Non-Evidence Maximum:	Evidence not required	Smoking Cessation Drugs:	\$500 lifetime maximum
Waiver of Premium:	After 119 days	Lifestyle Drugs:	No coverage
Reduction:	50% at age 65	Vaccines:	\$100 per calendar year
Termination:	Age 71 or earlier retirement	Hospital:	Nil Deductible, 100% coinsurance, Semi-Private
ACCIDENTAL DEATH & DISMEMBERMENT (CHUBB)		Healthcare:	
Schedule:	2 x Annual Earnings	Deductible:	Nil
Maximum:		Co-insurance:	100%
Class 1:	\$300,000	Maximum:	Unlimited
Class 2:	\$700,000	Paramedicals:	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/Chiropodist, Psychologist/ Social Worker/Clinical Counsellor and Speech Therapist
Class 3:	\$400,000		
Waiver of Premium:	After 119 days		
Reduction:	None		
Termination:	Age 70 or earlier retirement		
DEPENDENT LIFE		Referral required:	No
Spouse:	\$5,000	Hearing Aids:	\$700 every 5 calendar years
Child:	\$2,500	Orthotics:	\$300 per calendar year
Child Definition:	From Live Birth	Orthopedic Shoes:	Included with Orthotics
Waiver of Premium:	After 119 days	In Home Nursing:	\$10,000 per calendar year
Termination:	Age 71 or earlier retirement	Vision (Glasses/Contacts/Laser Surgery):	Nil Deductible, 100%, maximum \$300 every 24 months
SHORT TERM DISABILITY		Eye Exams:	Nil Deductible, 100%, One exam every 24 months
Schedule:	75% of Weekly Earnings (includes Maternity Leave Top-Up)	Emergency Out of Canada:	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+
Maximum:		Travel Cancellation Insurance:	No coverage
Class 1:	\$1,500	Survivor Benefits:	2 years (without premium payments)
Class 2:	n/a	Termination:	At retirement
Class 3:	\$2,000	FLEXIBLE SPENDING ACCOUNT	
Non-Evidence Maximum:	Evidence not required	Amount per Employee/Dependents Combined:	\$150 Single / \$300 Family per calendar year
Benefit Commencement:		Benefit Type:	Balance Carry Forward
Accident:	1st Day	DENTAL	
Sickness:	8th Day	Deductible:	Nil
Hospital:	1st Day (includes day surgery)	Coinsurance:	
Benefit Period:	17 Weeks	Basic:	90%
Tax Status:	Taxable	Major Restorative:	50%
Termination:	Age 71 or earlier retirement	Orthodontics:	50% (treatment must start prior to age 19 to be eligible)
LONG TERM DISABILITY			
Schedule:	66.67% of the first \$3,000 of Monthly Earnings plus 50% of the balance	Maximum:	
Maximum:	\$10,000 per month	Basic:	\$2,200 per calendar year per person
Non-Evidence Maximum:	\$8,700	Major Restorative:	Combined with Basic
Benefit Commencement:	120th day	Orthodontics:	\$2,000 lifetime
Benefit Period:	To age 65	Scaling/Planing Units:	Maximum 12 units per calendar year combined
Pre-Existing Condition Clause:	90 days / 12 months	Dental Recall:	6 months
CPP Offsets:	Primary	Fee Guide:	Current General Practitioners and Specialist
Disability Definition:	2 year Own Occupation	Survivor Benefits:	2 years (without premium payments)
Partial Disability:	Included during Own Occupation period	Termination:	At retirement
Cost of Living Adjustment:	N/A		
Survivor Benefits:	Not included		
Tax Status:	Non-taxable		
Termination:	Age 65 or earlier retirement		
EMPLOYEE ASSISTANCE PROGRAM			
Services Provided By:	LifeWorks		

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



Plan Design - Contract Employees

GENERAL		HEALTH	
Child Definition:	Under age 21, or under age 25 if full-time student	Drugs:	
Waiting Period:	None	Drug Card or Reimbursement:	Pay Direct Drug Card
Co-Habitation Requirement:	None	Definition:	Legally requiring a prescription, Mandatory Generic, with Specialty Drug PPN (BioScript)
Minimum Number of Hours:	20 hours per week	Deductible:	Equal to dispensing fee
Minimum Contract Period:	6 months	Dispensing Fee Maximum:	Nil
EMPLOYEE BASIC LIFE		Co-Insurance:	100%
Schedule:	Flat \$25,000	Maximum:	Unlimited
Waiver of Premium:	After 6 months	Fertility Drugs:	\$3,000 lifetime maximum per family
Reduction:	50% at age 65	Smoking Cessation Drugs:	\$500 lifetime maximum
Termination:	Age 71 or earlier retirement	Lifestyle Drugs:	No coverage
DENTAL		Vaccines:	\$100 per calendar year
Deductible:	Nil	Hospital:	Nil Deductible, 100% coinsurance, Semi-Private
Coinsurance:		Healthcare:	
Basic:	90%	Deductible:	Nil
Major Restorative:	50%	Co-insurance:	100%
Orthodontics:	50% (treatment must start prior to age 19 to be eligible)	Maximum:	Unlimited
Maximum:		Paramedicals:	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/Chiropodist, Psychologist/Social Worker/Clinical Counsellor and Speech Therapist
Basic:	\$2,200 per calendar year per person		
Major Restorative:	Combined with Basic		
Orthodontics:	\$2,000 lifetime		
Scaling/Planing Units:	Maximum 12 units per calendar year combined		
Dental Recall:	6 months	Referral required:	No
Fee Guide:	Current General Practitioners and Specialist	Hearing Aids:	\$700 every 5 calendar years
Survivor Benefits:	2 years (without premium payments)	Orthotics:	\$300 per calendar year
Termination:	At retirement	Orthopedic Shoes:	Included with Orthotics
FLEXIBLE SPENDING ACCOUNT		In Home Nursing:	\$10,000 per calendar year
Amount per Employee/Dependents Combined:	\$150 Single / \$300 Family per calendar year	Vision (Glasses/Contacts/Laser Surgery):	Nil Deductible, 100%, maximum \$300 every 24 months
Benefit Type:	Balance Carry Forward	Eye Exams:	Nil Deductible, 100%, One exam every 24 months
EMPLOYEE ASSISTANCE PROGRAM		Emergency Out of Canada:	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,
Services Provided By:	LifeWorks	Travel Cancellation Insurance:	No coverage
		Survivor Benefits:	2 years (without premium payments)
		Termination:	At retirement

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