

<div><div></div><div>Liberty™</div></div> <div>Plan Design - Vice Presidents and Above (Class 2)</div>	
GENERAL	
Child Definition:	Under age 21, or under age 25 if full-time student
Waiting Period:	None
Co-Habitation Requirement:	None
Minimum Number of Hours:	24 hours per week
EMPLOYEE BASIC LIFE	
Schedule:	2 x Annual Earnings
Maximum:	\$500,000
Non-Evidence Maximum:	Evidence not required
Waiver of Premium:	After 119 days
Reduction:	50% at age 65
Termination:	Age 71 or earlier retirement
ACCIDENTAL DEATH & DISMEMBERMENT (CHUBB)	
Schedule:	2 x Annual Earnings
Maximum:	\$700,000
Waiver of Premium:	After 119 days
Reduction:	None
Termination:	Age 70 or earlier retirement
DEPENDENT LIFE	
Spouse:	\$5,000
Child:	\$2,500
Child Definition:	From Live Birth
Waiver of Premium:	After 119 days
Termination:	Age 71 or earlier retirement
LONG TERM DISABILITY	
Schedule:	66.67% of first \$3,000 of monthly earnings plus 50% of the balance
Maximum:	\$10,000 per month
Non-Evidence Maximum:	\$8,700
Benefit Commencement:	120th day
Benefit Period:	To age 65
Pre-Existing Condition Clause:	90 days / 12 months
CPP Offsets:	Primary
Disability Definition:	5 year Own Occupation
Partial Disability:	Included during Own Occupation period
Cost of Living Adjustment:	Lesser of 3% or CPI
Survivor Benefits:	Not included
Tax Status:	Non-taxable
Termination:	Age 65 or earlier retirement
DENTAL	
Deductible:	Nil
Coinsurance:	
	Basic:
	90%
Major Restorative:	50%
	Orthodontics:
	50% (treatment must start prior to age 19 to be eligible)
Maximum:	
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
Fee Guide:	Current General Practitioners and Specialist
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.	
HEALTH	
Drugs:	
Drug Card or Reimbursement:	Pay Direct Drug Card
Definition:	Legally requiring a prescription, Mandatory Generic, with Specialty Drug PPN (BioScript)
Deductible:	
Dispensing Fee Maximum:	
Nil	
Co-Insurance:	100%
Maximum:	Unlimited
Fertility Drugs:	\$3,000 lifetime maximum per family
Smoking Cessation Drugs:	\$500 lifetime maximum
Lifestyle Drugs:	No coverage
Vaccines:	\$100 per calendar year
Hospital:	Nil Deductible, 100% coinsurance, Semi-Private
Healthcare:	
Deductible:	
Nil	
Co-insurance:	100%
Maximum:	Unlimited
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
Referral required:	
No	
Hearing Aids:	\$700 every 5 calendar years
Orthotics:	\$300 per calendar year
Orthopedic Shoes:	Included with Orthotics
In Home Nursing:	\$10,000 per calendar year
Vision (Glasses/Contacts/Laser Surgery):	Nil Deductible, 100%, maximum \$300 every 24 months
Eye Exams:	Nil Deductible, 100%, One exam every 24 months
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+
Travel Cancellation Insurance:	No coverage
Survivor Benefits:	2 years (without premium payments)
Termination:	At retirement
FLEXIBLE SPENDING ACCOUNT	
Amount per Employee/Dependents Combined:	\$150 Single / \$300 Family per calendar year
Benefit Type:	Balance Carry Forward
EMPLOYEE ASSISTANCE PROGRAM	
Services Provided By:	Telus Health