



CORE PLAN

Basic Life Insurance

- Units of \$10,000, minimum of \$20,000, maximum of \$250,000
- Coverage reduces by 50% at age 65, and terminates at the earlier of retirement or age 70

- Premiums are waived after six months of total disability

Basic Accidental Death and Dismemberment (AD&D) Insurance

- Pays an additional amount equal to the life insurance benefit in the event of accidental death
- Pays a portion of the death benefit for dismemberment or paralysis due to an accident

Extended Health Benefits

- All extended health benefits are subject to a \$25 calendar year deductible for single coverage and \$50 for family coverage
- Unlimited overall lifetime maximum for all health benefits (other than out-of-country expenses and pay-direct prescription drugs)
- Each employee can choose single or family coverage or waive coverage if there is comparable coverage under a spouse's plan
- Coverage terminates at age 80

Medical Services and Supplies

- 100% coverage for vision; \$100 every 24 months. 100% coverage for eye exams; \$70 claim once every two years
- 100% coverage for professional ambulance service, out-patient services, and private duty nursing
- 100% coverage for diabetic supplies, laboratory expenses, hearing aids, and other medical equipment and supplies
- Charges by licensed and qualified paramedical practitioners when prescribed by a physician (max. \$500 per practitioner per calendar year)
- **Professional services include:**
 - Chiropractor, Chiropracist or Podiatrist, Registered Massage Therapist, Naturopath, Osteopath, Physiotherapist, Psychologist, Psychological Assessment, Psychoanalyst, Psychotherapist, Social Worker/Counsellor, or Master of Social Work, Speech Therapist, Acupuncturist, Dietician, and Audiologist

Pay-Direct Prescription Drug Coverage

- Pay-direct prescription drugs are subject to a deductible equal to the dispensing fee
- 100% coverage for prescription drugs, to a maximum of \$2,000 per person per calendar year

Hospital Accommodation

- 100% coverage for semi-private hospital accommodation in Canada

Out-of-Country Coverage

- 100% coverage for emergency out-of-country medical costs, 60 days; \$5,000,000 per incident

CORE PLAN (CONT'D)

Employee and Family Assistance Program (EAP)

- Access to qualified professionals that provide counselling and resources for support when individuals have personal, family or work-related concerns

Teladoc Medical Experts

- Access to wide range of confidential referral services for individuals to make the best decisions about their health and diagnosis

ELECTIVE BENEFITS

Dental Benefits

- All dental benefits are subject to a \$25 calendar year deductible for single coverage and \$50 for family coverage
- All dental benefits are limited to a combined maximum of \$1,000 per person per calendar year
- Each employee can choose single or family coverage, or can waive this coverage if there is comparable coverage under a spouse's plan
- Benefits based on the current provincial dental association fee guide **Dental services include:**
 - 100% coverage for routine check-ups and x-rays
 - 100% coverage for cleaning, prophylaxis, and other preventative services
 - 100% coverage for fillings, basic restorations, and minor dental surgery
 - 100% coverage for root canal and periodontal procedures

- Coverage terminates at age 80

Long-Term Disability Insurance

- Units of \$500, minimum of \$1,000, maximum of \$3,000
- Benefits start on the 120th day of continuous disability and continue to age 65
- Payments offset by workers' compensation and disability benefits under CPP or QPP

Short-Term Disability Insurance

- Benefit amount is 66.67% of weekly earnings to a maximum benefit equal to the current EI maximum
- Benefits start on the 8th day of continuous disability and continues for up to 15 weeks
- Payments are offset by workers' compensation, EI, and CPP or QPP

Basic Spousal Life Insurance

- Units of \$10,000, minimum of \$20,000, maximum of \$250,000
- Coverage terminates at the earlier of retirement or age 65
- Premiums are waived after six months of total disability

NOTE: The exact terms and conditions of your benefits are outlined in the applicable group benefit policy booklet. In the event of a conflict between the terms of the booklet or as detailed above and the group policy, the terms of the policy shall govern.



ADDITIONAL MEMBER BENEFIT

HUB Digital Marketplace

- Exclusive portal to a full suite of insurance products for your most valuable assets – at no additional cost
 - Access to discounts and preferred rates from Canada's best insurance companies
 - Confidential online quote capabilities
 - Explore new Home, Auto, Pet, and many more specialty insurance products with insurers not available to the general public
 - Access to discounts and rewards on retail brands and products
 - Self-service portal – policyholders have access to self-directed HUB MyAccount to view policy information, print liability slips, and request policy changes
- Ease of use – communicate via toll-free telephone, email, text or web chat

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