

Your Employee Benefits Plan

Benefits provided by Sun Life Financial. This summary provides a general overview of your plan. For a detailed coverage summary, including limits and restrictions, please refer to your employee benefits booklet.

Life Insurance and AD&D		Critical Illness	
Flat \$50,000 <i>No Medical Evidence Required</i>	Dependent Life Spouse: \$10,000 Child: \$5,000 <hr/> Accidental Death and Dismemberment benefit matches the Life benefit	\$25,000 Benefit <i>No Medical Underwriting</i>	Critical Illness provides a lump-sum payment following the diagnosis and wait period satisfaction for 21 covered conditions.

Long Term Disability	
66.7% of the first \$2,600 of Monthly Earnings plus 50% of the next \$3,000 plus 40% of the excess <i>Employees are eligible for coverage amounts up to \$3,300 without providing proof of good health</i>	\$10,000 Overall Maximum Non-taxable Benefit Payment begins 4 months from the date of disability and may continue up to Age 65

Extended Health Care			
Prescription Drug Coverage: 100% Reimbursement <i>Includes Drug Card</i> \$3,000 Annual Maximum Vision Care: \$200 every 2 years for Adults \$200 every 12 months for Children	\$500/ Paramedical Practitioner Acupuncturist, Audiologist, Chiropractor, Dietician, Massage Therapist, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/Social Worker, Speech Therapist	100% Hospital and Emergency Services 100% reimbursement for Medical Services and Equipment 100% Out-of-Country Emergency Medical Coverage <i>Maximum Days per Trip: 60</i>	Employee Assistance Program: Support to achieve your personal wellness goals. Includes a variety of confidential counselling services.

Dental Care	
80% Basic Services <i>Includes: preventative procedures, fillings, extractions, root canals, gum surgery and repair</i> 50% Major Services <i>Includes: crowns, veneers, fixed bridges, dentures, inlays, onlays</i> \$2,000 Combined Annual Maximum	Recall Exams (regular check-ups) 1 every 6 months