

CAPREIT

Benefits at a Glance

| | | OPTION 1 | OPTION 2 | OPTION 3 | OPTION 4 | OPTION 5 |
|---------------------------|--|--|---|--|---|---------------------------------|
| Life Insurance | | | | | | |
| Benefit Schedule: | | 100% of annual earnings | 200% of annual earnings | 300% of annual earnings | 400% of annual earnings | 500% of annual earnings |
| Minimum Benefit: | | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| Maximum Benefit: | | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,500,000 | \$1,500,000 |
| Non-evidence Maximum: | | \$600,000 | \$600,000 | \$600,000 | \$600,000 | \$600,000 |
| Reduction Clause: | | 50% at age 65 | 50% at age 65 | 50% at age 65 | 50% at age 65 | 50% at age 65 |
| Waiver of Premium: | | Included | Included | Included | Included | Included |
| Conversion: | | Included | Included | Included | Included | Included |
| Termination Age: | | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement |
| Optional Life | | | | | | |
| Benefit Schedule: | | Units of: \$10,000 Employee | Units of: \$10,000 Employee | Units of: \$10,000 Employee | Units of: \$10,000 Employee | Units of: \$10,000 Employee |
| Benefit Schedule: | | \$10,000 Spouse | \$10,000 Spouse | \$10,000 Spouse | \$10,000 Spouse | \$10,000 Spouse |
| Maximum Benefit: | | \$500,000 | \$500,000 | \$500,000 | \$500,000 | \$500,000 |
| Waiver of Premium: | | Included | Included | Included | Included | Included |
| Termination Age: | | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement |
| AD&D Insurance | | | | | | |
| Benefit Amount: | | 100% of annual earnings | 200% of annual earnings | 300% of annual earnings | 400% of annual earnings | 500% of annual earnings |
| Minimum Benefit: | | \$25,000 | \$25,000 | \$25,000 | \$25,000 | \$25,000 |
| Maximum Benefit: | | \$1,000,000 | \$1,000,000 | \$1,000,000 | \$1,500,000 | \$1,500,000 |
| Non-evidence Maximum: | | \$600,000 | \$600,000 | \$600,000 | \$600,000 | \$600,000 |
| Waiver of Premium: | | Included | Included | Included | Included | Included |
| Reduction Clause: | | 50% at age 65 | 50% at age 65 | 50% at age 65 | 50% at age 65 | 50% at age 65 |
| Termination Age: | | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement | At age 70 or earlier retirement |
| LTD Insurance | | | | | | |
| Benefit Amount: | | 66.67% of 1st \$3,750 of monthly earnings + 50% of next \$2,500 of monthly earnings + 44% of monthly earnings thereafter | 66.67% of 1st \$3,750 of monthly earnings+ 50% of next \$2,500 of monthly earnings + 44% of monthly earnings thereafter | 66.67% of 1st \$3,750 of monthly earnings + 50% of next \$2,500 of monthly earnings + 44% of monthly earnings thereafter | 66.67% of 1st \$3,750 of monthly earnings + 50% of next \$2,500 of monthly earnings+ 44% of monthly earnings thereafter | |
| Minimum Benefit: | | \$100 | \$100 | \$100 | \$100 | |
| Maximum Benefit: | | \$10,000 | \$10,000 | \$10,000 | \$10,000 | |
| Non-evidence Maximum: | | \$10,000 | \$10,000 | \$10,000 | \$10,000 | |
| Elimination Period: | | must be disabled for 120 days before benefits begin | must be disabled for 120 days before benefits begin | must be disabled for 120 days before benefits begin | must be disabled for 120 days before benefits begin | |
| Definition of Disability: | | Disabled from own occupation for 24 months | Disabled from own occupation for 24 months | Disabled from own occupation for 24 months | Disabled from own occupation for 36 months | |
| Offsets: | | Primary CPP / QPP | Primary CPP / QPP | Primary CPP / QPP | Primary CPP / QPP | |
| Cost of Living: | | None | None | 3% | 3% | |
| Tax Status: | | Taxable | Taxable | Taxable | Taxable * | |
| Maximum Benefit Duration: | | 2 years | To age 65 | To age 65 | To age 65 | |
| Termination Age: | | Age 65 | Age 65 | Age 65 | Age 65 | |

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|------------------------------|--|--|---|---|---|--|
| Short-Term Disability | | | | | | |
| | Benefit Amount: | Self-Insured using Salary Continuation Plan and adjudication services of Insurer | Self-Insured using Salary Continuation Plan and adjudication services of Insurer | Self-Insured using Salary Continuation Plan and adjudication services of Insurer | Self-Insured using Salary Continuation Plan and adjudication services of Insurer | Self-Insured using Salary Continuation Plan and adjudication services of Insurer |
| Healthcare Insurance | | | | | | |
| | Deductible: | | | | | |
| | Pay Direct Drugs: | No Coverage | An amount equal to the Dispensing Fee portion of the drug charge If you fill your prescription at Loblaw, the Dispensing Fee will be \$8.50 (does not apply in Quebec) | None | None | None |
| | All Other Expenses: | No Coverage | None | None | None | None |
| | Co-insurance: | | | | | |
| | Prescription Drugs: | No Coverage | 80% If you fill your prescription at Costco, you will be reimbursed at 90% (does not apply in Quebec) | 90% If you fill your prescription at Costco, you will be reimbursed at 100% (does not apply in Quebec) | 95% If you fill your prescription at Costco, you will be reimbursed at 100% (does not apply in Quebec) | 100% |
| | | | Drug plan will cover the lowest priced generic unless GWL is provided with medical approval why a brand name must be prescribed | | | |
| | In-Canada Hospital: | No Coverage | No Coverage | 100% | 100% | 100% |
| | Paramedical Practitioners: | No Coverage | No Coverage | 90% | 95% | 100% |
| | Out of Country Emergency Services and Global Medical Assistance: | 100% | 100% | 100% | 100% | 100% |
| | Out of Country Referral Services: | 100% | 100% | 100% | 100% | 100% |
| | Chronic Care Expenses: | No Coverage | No Coverage | 100% | 100% | 100% |
| | All Other Healthcare Expenses: | No Coverage | 80% | 90% | 100% | 100% |
| | Basic Expense Maximums: | | | | | |
| | Pay Direct Drugs: | No Coverage | Unlimited | Unlimited | Unlimited | Unlimited |
| | Pay Direct Drug Dispensing Fee Limit: | No Coverage | None | The covered expenses for the dispensing fee portion of a prescription drug charge is limited to \$7.00 | The covered expenses for the dispensing fee portion of a prescription drug charge is limited to \$7.00 | None |
| | Smoking Cessation: | No Coverage | \$500 lifetime | \$500 lifetime | \$500 lifetime | \$500 lifetime |
| | Anti-Obesity Drugs: | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage |
| | Fertility Drugs: | No Coverage | No Coverage | No Coverage | No Coverage | No Coverage |

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| Other Health Expenses: | | | | | |
| Ambulance: | No Coverage | Included | Included | Included | Included |
| In-Canada Hospital: | No Coverage | No Coverage | Semi-Private Room | Semi-Private Room | Private Room |
| Out of Canada Hospital: | Semi-Private Room | Semi-Private Room | Semi-Private Room | Semi-Private Room | Private Room |
| Convalescent Care: | No Coverage | No Coverage | \$20 per day to a maximum of 90 days | \$20 per day to a maximum of 90 days | \$20 per day to a maximum of 90 days |
| Home Nursing Care: | No Coverage | \$10,000 for a maximum of 12 months per condition | \$10,000 for a maximum of 12 months per condition | \$10,000 for a maximum of 12 months per condition | \$10,000 for a maximum of 12 months per condition |
| Chronic Care: | No Coverage | No Coverage | \$25 per day | \$25 per day | \$25 per day |
| Hearing Aids: | No Coverage | \$500 every 5 years | \$500 every 5 years | \$500 every 5 years | \$500 every 5 years |
| Custom-Fitted Orthopedic Shoes and Custom-made Foot Orthotics: | No Coverage | \$150 per plan year | \$200 per plan year | \$300 per plan year | \$400 per plan year |
| Myoelectric Arms: | No Coverage | \$10,000 per prosthesis | \$10,000 per prosthesis | \$10,000 per prosthesis | \$10,000 per prosthesis |
| External Breast Prosthesis: | No Coverage | 1 every 12 months | 1 every 12 months | 1 every 12 months | 1 every 12 months |
| Surgical Brassieres: | No Coverage | 2 every 12 months | 2 every 12 months | 2 every 12 months | 2 every 12 months |
| Mechanical or Hydraulic Patient Lifters: | No Coverage | \$2,000 per lifter once every 5 years | \$2,000 per lifter once every 5 years | \$2,000 per lifter once every 5 years | \$2,000 per lifter once every 5 years |
| Outdoor Wheelchair Ramps: | No Coverage | \$2,000 lifetime | \$2,000 lifetime | \$2,000 lifetime | \$2,000 lifetime |
| Blood-Glucose Monitoring Machines: | No Coverage | 1 every 4 years | 1 every 4 years | 1 every 4 years | 1 every 4 years |
| Transcutaneous Nerve Stimulators: | No Coverage | \$700 lifetime | \$700 lifetime | \$700 lifetime | \$700 lifetime |
| Extremity Pumps for Lymphedema: | No Coverage | \$1,500 lifetime | \$1,500 lifetime | \$1,500 lifetime | \$1,500 lifetime |
| Custom-made Compression Hose: | No Coverage | \$250 per plan year | \$250 per plan year | \$250 per plan year | \$250 per plan year |
| Wigs: | No Coverage | \$200 lifetime | \$200 lifetime | \$200 lifetime | \$200 lifetime |
| Diagnostic X-Rays and Lab Tests: | No Coverage | Included | Included | Included | Included |
| Paramedical Practitioner Expenses: | | | | | |
| Acupuncturists | No Coverage | No Coverage | | | |
| Chiropractors | No Coverage | No Coverage | | | |
| Physiotherapists | No Coverage | No Coverage | | | |
| Podiatrists / Chiropodists | No Coverage | No Coverage | \$400 each plan year combined for all paramedical practitioners | \$500 each plan year combined for all paramedical practitioners | \$1,000 each plan year combined for all paramedical practitioners |
| Psychologists / Social Workers | No Coverage | No Coverage | | | |
| Speech Therapists | No Coverage | No Coverage | | | |
| Massage Therapist | No Coverage | No Coverage | | | |
| Out of Country Care: | Included | Included | Included | Included | Included |
| Global Medical Assistance: | Included | Included | Included | Included | Included |
| Lifetime Healthcare Maximum: | Unlimited | Unlimited | Unlimited | Unlimited | Unlimited |
| Termination Age: | the attainment of age 70 or earlier retirement | the attainment of age 70 or earlier retirement | the attainment of age 70 or earlier retirement | the attainment of age 70 or earlier retirement | the attainment of age 70 or earlier retirement |

