

C-Suite Executives

	Option 1	Option 2	Option 3	Option 4	Option 5
<u>Life Insurance & AD&D</u>					
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 Benefits:	\$1,500,000	\$1,500,000	\$1,500,000	\$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
<u>Optional Life Insurance</u>	Option 1				
	Units of:				
Benefit Schedule:	\$10,000 Employee				
	\$10,000 Spouse				
Maximum Benefits:	\$500,000				
Waiver of Premium:	Included				
Termination Age:	At age 65 or earlier retirement				
<u>Optional Critical Illness</u>	Option 1				
Benefit Schedule:	Employee: \$10,000, \$20,000 or \$30,000				
	Spouse & Child: 50% of employee amount				
Covered Conditions	18 covered conditions				
Termination Age:	At age 70 or earlier retirement				
<u>Short-Term Disability Insurance</u>	Option 1				
Benefit Schedule:	100% of salary				
Benefit Period	120 days				
Termination:	At age 70 or earlier retirement				

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Long-Term Disability

Insurance

Benefit Schedule:

66.67% of first \$5,000, 50% next \$2,500, 44% of balance

Maximum Benefits:

\$15,000

Non-Evidence Maximum:

\$15,000

Elimination Period:

Must be totally disabled for 120 days before benefits begin

Definition of Disability: (1st Assessment)

Own occupation to age 65

Definition of Disability: (2nd Assessment)

Disabled from any occupation

Offsets:

Primary CPP/ QPP

Cost of Living Adjustment:

3%

Tax Status:

Non -Taxable

Maximum Benefit

To age 65

Duration:

To age 65

Termination:

To age 65

Healthcare Insurance

Option 1

Deductible:

None

Co-Insurance:

In-Canada Hospital:

100%

Chronic Care Expenses:

100%

All Other Healthcare:

100%

Hospital Expenses:

In-Canada Hospital:

Private Hospital

Chronic Care:

\$25 per day

Convalescent Care:

\$20 per day to maximum 90 days

Other Health Expenses:

Ambulance:

Included

Home Nursing Care:

\$10,000 to a maximum of 12 months per condition

Hearing Aids:

\$500 every 5 years

Custom-Fitted Orthopedic Shoes:

\$400 per plan year

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Healthcare Insurance

Option 1

Custom-made Foot Orthotics:	\$400 per plan year
External Breast Prosthesis:	1 per 12 months
Surgical Brassieres:	2 per 12 months
Wigs:	\$200 lifetime
Diagnostic X-Rays:	Included
Outdoor Wheelchair Ramps:	\$2,000 lifetime
Blood-Glucose Monitoring Machine:	1 every 4 years
Transcutaneous Nerve Stimulators:	\$700 lifetime
Extremity Pumps for Lymphedema:	\$1,500 lifetime
Custom-made Compression Hose:	\$250 per plan year
Termination Age:	At age 70 or earlier retirement

Prescription Drug Care

Option 1

Insurance

Deductible:	None
Dispensing Fee Maximum:	None
Co-Insurance:	100%
Plan Year Maximum:	Unlimited
<u>Lifestyle Drug Coverage:</u>	
Smoking Cessation:	\$500 lifetime
Anti-Obesity Drugs:	n/a
Fertility Drugs:	n/a
Termination Age:	At age 70 or earlier retirement

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Option 1	
<u>Paramedical Practitioner Insurance</u>	
Deductible:	None
Co-Insurance:	100%
Plan Year Maximums:	
Acupuncturist:	\$1,000 per plan year*
Chiropractors:	\$1,000 per plan year*
Dietitian	\$1,000 per plan year*
Physiotherapist:	\$1,000 per plan year*
Podiatrist/ Chiropodist:	\$1,000 per plan year*
Speech Therapist:	\$1,000 per plan year*
Massage Therapist:	\$1,000 per plan year*
Naturopath:	\$1,000 per plan year*
Osteopath	\$1,000 per plan year*
	* for all practitioners combined \$1,000 (excludes psychology)
Psychologist/ Social Worker/Psychoanalyst:	\$1,000 per plan year
Termination Age:	At age 70 or earlier retirement
Option 1	
<u>Vision Care Insurance</u>	
Deductible:	None
Co-insurance:	100%
Benefit Amount:	\$500 every 2 plan years
Eye Exams:	1 every 2 plan years (reasonable & customary)
Termination Age:	At age 70 or earlier retirement
Option 1	
<u>Emergency Out-of-Country</u>	
Deductible:	None
Co-insurance:	
Out-of-Country Emergency Services:	100%
Out-of-Country Referral Services:	100%
Out-of-Canada Hospital:	Private

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<u>Emergency Out-of-Country</u>		Option 1
Maximum:		Unlimited
Termination Age:		At age 70 or earlier retirement
<u>Global Medical Assistance/ Best Doctors</u>		Option 1
Benefit:		Included
Termination Age:		At age 70 or earlier retirement
<u>Employee & Family Assistance Program</u>		Option 1
Benefit:		Included
Termination Age:		At age 70 or earlier retirement
<u>Dental Care Insurance</u>		Option 1
Deductible:		None
Co-insurance:		
Basic & Preventative:		100%
Major Restorative:		50%
Child & Adult Orthodontia:		60%
Accidental Dental:		100%
Plan Year Maximum:		
Basic & Preventative:		\$5,000 (combined with Major)
Major Restorative:		\$5,000 (combined with Basic)
Child & Adult Orthodontia:		\$2,500 lifetime
Accidental Dental:		Unlimited
Fee Guide:		Current Province of Residence
Complete Examination:		1 every 6 months
Recall Examination:		1 every 6 months
Polishing:		1 every 6 months
Topical Fluoride:		1 every 6 months

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Dental Care Insurance		Option 1	
Scaling units:	10 units of 15 minutes per plan year		
Termination Age:	At age 70 or earlier retirement		
Health Care Spending Account (HCSA) and Wellness Spending Account (WSA)		Option 1	
Annual Allocation:	\$10,000 allocated between HCSA and WSA per plan year		
Carry over Provision:	Credit carry forward 1 plan year		
Taxability:	HCSA: non-taxable (except in QC) WSA: taxable on claims paid		
Termination Age:	At age 70 or earlier retirement		