		C	-Suite Executiv	es	
	Option 1	Option 2	Option 3	Option 4	Option 5
Life Insurance & AD&D					
Benefit Schedule:	100% of annual earnings	200% of annual earnings	300% of annual earnings	400% of annual earnings	500% of annual earning
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 retires
Optional Life Insurance	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				
Optional Critical Illness	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				
Short-Term Disability	Option 1				
Insurance					
Benefit Schedule:	100% of salary				
Benefit Period	120 days				
Termination:	At age 70 or earlier retirement				

		C-Suite Executives
Long-Term Disability	Option 1	
<u>Insurance</u>		
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: (2 <sup>nd</sup> Assessment)	Disabled from any occupation  Primary CPP/ QPP	
Offsets: Cost of Living Adjustment:	3%	
Tax Status:	Non -Taxable	
Maximum Benefit	To age 65	
Duration:	To age 65	
Termination:	To age 65	
<b>Healthcare Insurance</b>	Option 1	
Deductible:	None	
Co-Insurance:		
In-Canada Hospital:	100%	
Chronic Care Expenses:	100%	
All Other Healthcare:	100%	
<b>Hospital Expenses:</b>		
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	De ca

Hose: Termination Age:  At age 70 or earlier retirement			C-Suite Executives
Corthotics: External Breast Prothesis: Surgical Brassieres: Wigs: Diagnostic X-Rays: Outdoor Wheelchair Ramps: Blood-Glucose Monitoring Machine: Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Co-Insurance: Plan Year Maximum: Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs:  Nigs: 2 per 12 months 2 2 per 12 months S200 lifetime S2,000 lifetime S2,000 lifetime S700 lifetime Unlimited Unlimited Unlimited Unlimited Unlimited S700 lifetime S700 lifetime S700 lifetime S700 lifetime S700 lifetime Unlimited Un	Healthcare Insurance	Option 1	
Prothesis: Surgical Brassieres:  Wigs: Diagnostic X-Rays: Outdoor Wheelchair Ramps: Blood-Glucose Monitoring Machine: Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Co-Insurance: Plan Year Maximum: Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: Fertility Drugs: Fertility Drugs:  None S200 lifetime S2,000 lifetime R3,000 lifetime S2,000 lifetime R3,000 lifetime S2,000 lifetime S2,000 lifetime R3,000 lifetime S2,000 lifetime R3,000 lifetime S2,000 lifetime R3,000 lifetime R4 tage 70 or earlier retirement R4 tage 70 or earlier retirement R500 lifetime R500 lifet		\$400 per plan year	
Wigs: \$200 lifetime Diagnostic X-Rays: 0utdoor Wheelchair Ramps: Blood-Glucose Monitoring Machine: Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: 2ustom-made Compression Hose: Termination Age: Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Co-Insurance: Plan Year Maximum: Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: r/a Fertility Drugs: r/a		1 per 12 months	
Diagnostic X-Rays: Outdoor Wheelchair Ramps: Blood-Glucose Monitoring Machine: Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Unlimited Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: Fortility Drugs: Fortility Drugs: None S2,000 lifetime S2,000 lifetime S2,000 lifetime S2,000 lifetime S2,000 lifetime S2,000 lifetime S200 lifetime S200 lifetime S250 per plan year None None None Dotton 1 Insurance Deductible: None None Maximum: Unlimited S500 lifetime S500 lifetime None None None None None None None Non	Surgical Brassieres:	2 per 12 months	
Outdoor Wheelchair Ramps: Blood-Glucose Monitoring Machine: Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Co-Insurance: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: None S2,000 lifetime 1 every 4 years  \$700 lifetime \$1,500 lifetime \$2,500 lifetime \$2,000 lifetime \$1,500 lifetime \$2,000 lifetime	Wigs:	\$200 lifetime	
Ramps: Blood-Glucose Monitoring Machine: Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs:  Nove  1 every 4 years  \$700 lifetime \$11,500 lifetime \$11,500 lifetime \$250 per plan year At age 70 or earlier retirement  Option 1  None None None Unlimited Unlimited  Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: None  \$500 lifetime  1 every 4 years  \$1,500 lifetime  \$250 per plan year  None  None  Unlimited  Unlimited  Unlimited	Diagnostic X-Rays:	Included	
Blood-Glucose Monitoring Machine:  Transcutaneous Nerve Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Co-Insurance: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: Fertility Drugs: Fertility Drugs: Fertility Drugs: Fertility Drugs:  1 every 4 years  \$ 1 every 4 years  \$ 7700 lifetime \$ \$1,500 lifetime \$ \$1,500 lifetime \$ \$250 per plan year  At age 70 or earlier retirement  Prescription Drug Care Maximum: Co-Insurance: 100% Unlimited  Unlimited  Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: Fertility Drugs:  None S500 lifetime None None None None None None None Non		\$2,000 lifetime	
Stimulators: Extremity Pumps for Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: None \$1,500 lifetime \$1,500 lifetime \$250 per plan year At age 70 or earlier retirement  Option 1  None None None None None Value Va	Blood-Glucose Monitoring		
Lymphedema: Custom-made Compression Hose: Termination Age:  Prescription Drug Care Insurance Deductible: Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: Fertility Drugs: Fertility Drugs: At age 70 or earlier retirement  At age 70 or earlier retirement  Option 1  None None None None None None None Non			
Termination Age:  At age 70 or earlier retirement  Prescription Drug Care Insurance Deductible: None Dispensing Fee Maximum: Co-Insurance: 100% Plan Year Maximum: Unlimited  Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: No earlier retirement  None None None None None None None Stool ifetime Stool ifetime Anti-Obesity Drugs: No earlier retirement		\$1,500 lifetime	
Prescription Drug Care Insurance Deductible: None Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Unlimited Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: Fertility Drugs: None None None None None None None None			
Insurance Deductible: None Dispensing Fee Maximum: Co-Insurance: 100% Plan Year Maximum: Unlimited  Lifestyle Drug Coverage: Smoking Cessation: \$500 lifetime Anti-Obesity Drugs: n/a Fertility Drugs: n/a	Termination Age:	At age 70 or earlier retirement	
Deductible:  Dispensing Fee Maximum: Co-Insurance: Plan Year Maximum: Unlimited  Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: None None None None None None None None		Option 1	
Dispensing Fee Maximum: Co-Insurance: 100% Plan Year Maximum: Unlimited  Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: n/a  None None None None None 100% None 10		None	
Co-Insurance: Plan Year Maximum: Unlimited  Lifestyle Drug Coverage: Smoking Cessation: Anti-Obesity Drugs: Fertility Drugs: n/a  Smoking Cessation: Anti-Obesity Drugs: N/a	Dispensing Fee		
Plan Year Maximum:  Lifestyle Drug Coverage:  Smoking Cessation:  Anti-Obesity Drugs:  Fertility Drugs:  n/a  1		100%	
Lifestyle Drug Coverage:  Smoking Cessation: \$500 lifetime  Anti-Obesity Drugs: n/a  Fertility Drugs: n/a		Unlimited	
Smoking Cessation: \$500 lifetime  Anti-Obesity Drugs: n/a  Fertility Drugs: n/a	Lifestyle Drug Coverage:		
Anti-Obesity Drugs: n/a Fertility Drugs: n/a		\$500 lifetime	
Fertility Drugs: n/a	_		

		C-Suite Executives
Paramedical Practitioner	Option 1	
<u>Insurance</u>	Naga	
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	
Psychologist/ Social	psychology) \$1,000 per plan year	
Worker/Psychoanalyst:	ψ1,000 per plair year	
Termination Age:	At age 70 or earlier retirement	
Materia Complete company	0::1':::: 4	
Vision Care Insurance	Option 1	
Deductible:	None	
Co-insurance:	100%	
Benefit Amount:	\$500 every 2 plan years	
Eye Exams:	1 every 2 plan years	
Termination Age:	(reasonable & customary)  At age 70 or earlier retirement	
remination Age.	At age 70 or earlier retirement	
<b>Emergency Out-of-Country</b>	Option 1	
Deductible:	None	
Co-insurance:	10	
Out-of-Country Emergency Services:	100%	
Out-of-Country Referral	100%	
Services:		
Out-of-Canada Hospital:	Private	
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		C-Suite Executives
Emergency Out-of-Country	Option 1	
Maximum:	Unlimited	
Termination Age:	At age 70 or earlier retirement	
Global Medical Assistance/	Option 1	
Best Doctors		
Benefit:	Included	
Termination Age:	At age 70 or earlier retirement	
Employee & Family	Option 1	
Assistance Program	la alcoda d	
Benefit:	Included  At age 70 or earlier retirement	
Termination Age:	At age 70 of earlier retirement	
Dental Care Insurance	Option 1	
Deductible:	None	
Co-insurance:		
Basic & Preventative:	100%	
Major Restorative:	50%	
Child & Adult Orthodontia:	60%	
Accidental Dental:	100%	
Plan Year Maximum:	\$5,000	
Basic & Preventative:	ან,000 (combined with Major)	
Major Restorative:	\$5,000	
Child & Adult Orthodontia:	(combined with Basic) \$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	

		C-Suite Executives
<b>Dental Care Insurance</b>	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	