

CAPREIT

Benefits at a Glance - C-Suite Executives

GWL Policy # 168221	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 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

Option 1

Optional Life Insurance	
	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

GWL Policy # 168221	Option 1	Option 2	Option 3	Option 4	Option 5
Accidental Death & Dismemberment 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 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

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Allstate	Option 1
Optional Critical Illness	
Benefit Schedule:	Employee: \$10,000, \$20,000 or \$30,000
	Spouse & Child: 50% of employee amount
Covered Conditions	18 covered conditions
Termination Age:	Retirement
GWL Policy # 56454	Option 1
Short-Term Disability Insurance	
Benefit Schedule:	100% of salary
Adjudication:	By Insurer
Benefit Period	120 days
Termination:	At age 70 or earlier retirement
GWL Policy # 168221	Option 1
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:	\$10,000
Elimination Period:	Must be totally disabled for 120 days before benefits begin
Definition of Disability: (1 st Assessment)	Own occupation to age 65
Definition of Disability: (2 nd Assessment)	Disabled from any occupation
Offsets:	Primary CPP/ QPP
Cost of Living Adjustment:	3%
Tax Status:	Non -Taxable
Maximum Benefit Duration:	To age 65
Termination:	Age 65

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Benefits at a Glance - C-Suite Executives

GWL Policy # 59169	Option 1	Option 2	Option 3	Option 4	Option 5
Healthcare Insurance					
Deductible:	n/a	None	None	None	None
Co-Insurance:					
In-Canada Hospital:	n/a	100%	100%	100%	100%
Chronic Care Expenses:	n/a	n/a	100%	100%	100%
All Other Healthcare:	n/a	80%	90%	100%	100%
Hospital Expenses:					
In-Canada Hospital:	n/a	Semi-Private Hospital	Semi-Private Hospital	Semi-Private Hospital	Private Hospital
Chronic Care:	n/a	n/a	\$25 per day	\$25 per day	\$25 per day
Convalescent Care:	n/a	n/a	\$20 per day to maximum 90 days	\$20 per day to maximum 90 days	\$20 per day to maximum 90 days
Other Health Expenses:					
Ambulance:	n/a	Included	Included	Included	Included
Home Nursing Care:	n/a	\$10,000 to a maximum of 12 months per condition	\$10,000 to a maximum of 12 months per condition	\$10,000 to a maximum of 12 months per condition	\$10,000 to a maximum of 12 months per condition
Hearing Aids:	n/a	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years	\$500 every 5 years
Custom-Fitted Orthopedic Shoes:	n/a	\$150 per plan year	\$200 per plan year	\$300 per plan year	\$400 per plan year
Custom-made Foot Orthotics:	n/a	\$150 per plan year	\$200 per plan year	\$300 per plan year	\$400 per plan year
External Breast Prothesis:	n/a	1 per 12 months	1 per 12 months	1 per 12 months	1 per 12 months
Surgical Brassieres:	n/a	2 per 12 months	2 per 12 months	2 per 12 months	2 per 12 months
Wigs:	n/a	\$200 lifetime	\$200 lifetime	\$200 lifetime	\$200 lifetime
Diagnostic X-Rays:	n/a	Included	Included	Included	Included
Outdoor Wheelchair Ramps:	n/a	\$2,000 lifetime	\$2,000 lifetime	\$2,000 lifetime	\$2,000 lifetime
Blood-Glucose Monitoring Machine:	n/a	1 every 4 years	1 every 4 years	1 every 4 years	1 every 4 years
Transcutaneous Nerve Stimulators:	n/a	\$700 lifetime	\$700 lifetime	\$700 lifetime	\$700 lifetime
Extremity Pumps for Lymphedema:	n/a	\$1,500 lifetime	\$1,500 lifetime	\$1,500 lifetime	\$1,500 lifetime
Custom-made Compression Hose:	n/a	\$250 per plan year	\$250 per plan year	\$250 per plan year	\$250 per plan year
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

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Benefits at a Glance - C-Suite Executives

GWL Policy # 59169	Option 1	Option 2	Option 3	Option 4	Option 5
Prescription Drug Care Insurance					
Deductible:	n/a	An amount equal to the pharmacist's dispensing fee	None	None	None
Dispensing Fee Maximum:	n/a	None	\$7 per prescription maximum	\$7 per prescription maximum	None
Co-Insurance:	n/a	80% 90% at Costco Pharmacy (except Quebec)	90% 100% at Costco Pharmacy (except Quebec)	95% 100% at Costco Pharmacy (except Quebec)	100%
Plan Year Maximum:	n/a	Unlimited	Unlimited	Unlimited	Unlimited
Lifestyle Drug Coverage:					
Smoking Cessation:	n/a	\$500 lifetime	\$500 lifetime	\$500 lifetime	\$500 lifetime
Anti-Obesity Drugs:	n/a	n/a	n/a	n/a	n/a
Fertility Drugs:	n/a	n/a	n/a	n/a	n/a
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

GWL Policy # 59169	Option 1	Option 2	Option 3	Option 4
Paramedical Practitioner Insurance				
Deductible:	n/a	None	None	None
Co-Insurance:	n/a	90%	95%	100%
Plan Year Maximums:				
Acupuncturist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Chiropractors:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Dietitian	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Physiotherapist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Podiatrist/ Chiropracist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Speech Therapist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Massage Therapist:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Naturopath:	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
Osteopath	n/a	\$500 per plan year*	\$750 per plan year*	\$1,000 per plan year*
		* for all practitioners combined \$500 (excludes psychology)	* for all practitioners combined \$750 (excludes psychology)	* for all practitioners combined \$1,000 (excludes psychology)
Psychologist/ Social Worker/Psychoanalyst:	n/a	\$1,000 per plan year	\$1,000 per plan year	\$1,000 per plan year
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

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Benefits at a Glance - C-Suite Executives

GWL Policy # 59169	Option 1	Option 2	Option 3	Option 4
Vision Care Insurance				
Deductible:	n/a	None	None	None
Co-insurance:	n/a	100%	100%	100%
Benefit Amount:	n/a	\$150 every 2 plan years	\$300 every 2 plan years	\$500 every 2plan years
Eye Exams:	n/a	1 every 2 plan years (reasonable & customary)	1 every 2 plan years (reasonable & customary)	1 every 2 plan years (reasonable & customary)
Termination Age:	n/a	At age 70 or earlier retirement	At age 70 or earlier retirement	At age 70 or earlier retirement

GWL Policy # 59169	Option 1
Emergency Out-of-Country	
Deductible:	None
Co-insurance:	
Out-of-Country Emergency Services:	100%
Out-of-Country Referral Services:	100%
Out-of-Canada Hospital: Maximum:	Private Unlimited
Termination Age:	At age 70 or earlier retirement

GWL Policy # 168221	Option 1
Global Medical Assistance/ Best Doctors	
Benefit:	Included
Termination Age:	At age 70 or earlier retirement

	Option 1
Employee & Family Assistance Program	
Benefit:	Included
Termination Age:	At age 70 or earlier retirement

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Benefits at a Glance - C-Suite Executives

GWL Policy # 59167	Option 1	Option 2	Option 3	Option 4	Option 5
Dental Care Insurance					
Deductible:	n/a	None	None	None	None
Co-insurance:					
Basic & Preventative:	n/a	80%	90%	100%	100%
Major Restorative:	n/a	n/a	n/a	50%	50%
Child & Adult Orthodontia:	n/a	n/a	n/a	50%	60%
Accidental Dental:	n/a	100%	100%	100%	100%
Plan Year Maximum:					
Basic & Preventative:	n/a	\$500	\$1,500	\$2,500 (combined with Major)	\$5,000 (combined with Major)
Major Restorative:	n/a	n/a	n/a	\$2,500 (combined with Basic)	\$5,000 (combined with Basic)
Child & Adult Orthodontia:	n/a	n/a	n/a	\$2,500 lifetime	\$2,500 lifetime
Accidental Dental:	n/a	Unlimited	Unlimited	Unlimited	Unlimited
Fee Guide:	n/a	Current Province of Residence	Current Province of Residence	Current Province of Residence	Current Province of Residence
Complete Examination:	n/a	1 every 9 months	1 every 9 months	1 every 9 months	1 every 6 months
Recall Examination:	n/a	1 every 9 months	1 every 9 months	1 every 9 months	1 every 6 months
Polishing:	n/a	1 every 9 months	1 every 9 months	1 every 9 months	1 every 6 months
Topical Fluoride:	n/a	1 every 9 months	1 every 9 months	1 every 9 months	1 every 6 months
Scaling units:	n/a	10 units of 15 minutes per plan year	10 units of 15 minutes per plan year	10 units of 15 minutes per plan year	10 units of 15 minutes per plan year
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

GWL	C-Suite Only
Health Care Spending Account (HCSA) and Wellness Spending Account (WSA)	
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

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Flex Plan Enrolment Rules

If Drug Option 4 or 5 is elected, you will be locked into this selection for a two year period.

If Healthcare Option 4 or 5 is elected, you will be locked into this selection for a two year period.

If Paramedical Option 4 is elected, you will be locked into this selection for a two year period.

All Vision Care options with the exception of Option 1 (No Coverage) include a two year lock-in period.

If Dental Option 4 or Option 5 is elected, you will be locked into this selection for a two year period.

If you elect any other options than those shown above, you will be locked-in for a one year period only and at the next enrolment will be allowed to move up or down one option level.

These restrictions will be waived if you experience a life status change.

A life status change is defined as:

- Acquiring your first dependent (spouse or child)
- Loss of similar coverage through your spouse's group benefit plan (for example; because of a change in your spouse's employment status)
- Death of your spouse or only child
- Your spouse or only child ceases to qualify for coverage (for example through divorce or your child's attainment of limiting age)

You will be able to waive Healthcare coverage, Prescription Drug coverage and Dental coverage only if your spouse has coverage under their employer's plan.