

St. Mildred's – Lightbourn School

Life Insurance			
	OPTION 1	OPTION 2	OPTION 3
Benefit	1 times annual earnings	2 times annual earnings	3 times annual earnings
Maximum	\$500,000		
Non-Evidence Maximum	\$400,000		
Reduction	50% at age 65; further reduction of 50% at age 70		
Definition of Disability	24 month own occupation; any occupation thereafter		
Termination	Age 80 or retirement, whichever is earlier		
Accidental Death & Dismemberment			
	OPTION 1	OPTION 2	OPTION 3
Benefit	1 times annual earnings	2 times annual earnings	3 times annual earnings
Maximum	\$500,000		
Definition of Disability	24 month own occupation; any occupation thereafter		
Termination	Age 75 or retirement, whichever is earlier		
Employee Optional Life			
Benefit	Units of \$10,000 for employee and/or spouse		
Combined Maximum	\$500,000		
Evidence of Insurability	All amounts require evidence of insurability		
Termination	Age 70 or retirement, whichever is earlier		
Optional Critical Illness			
Benefit	Units of \$10,000 to a maximum of \$250,000		
Evidence of Insurability	All amounts over \$20,000 require evidence of insurability		
Termination	Age 65 or retirement, whichever is earlier		
Long Term Disability			
	OPTION 1	OPTION 2	OPTION 3
Benefit	66.67% of the 1st \$2,000 of monthly earnings plus 50% of the remainder		
Maximum	\$10,000		
Non Evidence Maximum	\$6,500		
Elimination Period	120 calendar days		
Definition of Disability	24 month own occupation; any occupation thereafter		
Maximum Benefit Duration	5 years*	10 years*	To age 65
Taxable Status	Non-Taxable		
Pre-Existing Condition Limitation	3/12		
Termination	Age 65 or retirement, whichever is earlier		
<p><i>*In selecting the 5 or 10 year LTD option, you understand that in the event of an injury or illness causing permanent disability, Canada Life will only provide income replacement benefits for a period of 5 years (10 years for the 10 year option). Following this period, there will be no further income replacement benefits paid. It is highly recommended you consider the potential impact of this decision on yourself and your family.</i></p>			

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Extended Health Care General Provisions				
	OPTION 1	OPTION 2	OPTION 3	OPTION 4
			Drugs & Medicines	
Deductible	No Coverage	Amount equal to the Dispensing Fee		
Co-insurance		80%	90%	100%
Maximum		Unlimited		
Eligible Expenses		Legally Requiring a Prescription, Lowest Cost Alternative		
			Hospital	
Co-insurance	No Coverage	100%		
Hospitalization Coverage		Semi-Private		
			Health Care	
Co-insurance	No Coverage	80%	90%	100%
Private Duty Nursing Care		\$10,000 for a maximum of 12 months per unrelated condition		
Hearing Aid Benefit		\$500 every 5 years		
Custom Made Orthopaedic Shoes and Foot Orthotics		\$500 per plan year		
Ambulance		Included		
			Paramedical Benefits	
Co-insurance	No Coverage	80%	90%	100%
Acupuncturist		\$500 each plan year combined for all paramedical practitioners, including x-rays	\$1,000 each plan year combined for all paramedical practitioners, including x-rays	\$1,500 each plan year combined for all paramedical practitioners, including x-rays
Audiologist				
Chiropractor				
Massage Therapist				
Naturopath				
Osteopath				
Podiatrist/Chiropodist				
Physiotherapist				
Psychologist/Social Worker				
Speech Therapist				
Survivor Benefit	2 years			
			Out of Province/ Country Emergency	
Deductible	NIL	NIL		
Co-insurance	100%	100%		
Maximum	Unlimited	Unlimited		
Termination	Age 80 or retirement, whichever is earlier			

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Vision Care				
	OPTION 1	OPTION 2	OPTION 3	OPTION 4
Deductible	No Coverage	NIL		No Coverage
Co-insurance		100%		
Eye Exams		\$50 every 24 months	\$75 every 24 months	
Prescription Eye Glasses, Contact Lenses		\$150 every 24 months	\$300 every 24 months	
Termination		Age 80 or retirement, whichever is earlier		

Dental Care					
	OPTION 1	OPTION 2	OPTION 3	OPTION 4	
Deductible	No Coverage	NIL	NIL	NIL	
Co-insurance					
Basic		80%	90%	100%	
Major		No Coverage			50%
Maximum					
Basic		\$2,000 each plan year	\$2,500 each plan year	\$2,500 each plan year (Basic and Major combined)	
Major		No Coverage			
Oral Recall Examination		9 months			6 months
Scaling / Root Planing		10 units			
General Practitioner Fee Guide		Current			
Accidental Dental		Included			
Survivor Benefit		2 years			
Termination		Age 80 or retirement, whichever is earlier			

Benefits Available to All	
Employee & Family Assistance Program	
Carrier	Shepell
Contact	1-844-880-9142 or workhealthlife.com
Termination	Age 80 or retirement, whichever is earlier
Best Doctors	
Benefit	Second Opinion Service for seriously ill Canadians
Contact	1-877-419-BEST (2378)
Consult+	
Benefit	Virtual Health Care Services
Online Access	Sign into GroupNet, go to Coverages & Balances, select Health, scroll down to Other coverage to find the link to Consult+.
Health Care Spending Account	
Benefit	Balance of unused Flex Credits
Credits	Flex Credits maybe used within allocated year or one plan year following before forfeiture
Termination	Age 80 or retirement, whichever is earlier