

Carillion Flex Benefits at a Glance

Basic Life	Option 1	Option 2	Option 3	Option 4
Benefit formula	1 times the annual salary	2 times the annual salary	3 times the annual salary	4 times the annual salary
Benefit Maximum	\$500,000	\$500,000	\$500,000	\$500,000
Lock-in period	1 year	1 year	1 year	1 year
Plans	Hire 2016	Hire2016 Corp2 Roads2	Hire2016 Corp3 Roads2	Hire2016 Corp4 Roads2
Plans	Name of Group and Class Description			
Hire2016	Carillion Ontario Roads: Employees hired prior to January 1, 2016 Carillion Ontario Roads: Employees hired on or after January 1, 2016 Carillion Canada Inc.: Employees hired on or after January 1, 2016 Carillion Alberta Roads: Employees hired on or after January 1, 2016			
Corp2	Carillion Canada Inc.: Employees hired prior to January 1, 2016 with less than 2 years of service			
Corp3	Carillion Canada Inc.: Employees hired prior to January 1, 2016 with 2 years but less than 5 years of service			
Corp4	Carillion Canada Inc.: Employees hired prior to January 1, 2016 with 5 years of service or more			
Roads2	Carillion Alberta Roads: Employees hired prior to January 1, 2016			
Corp UK	Carillion Canada Inc.: UK employees			
AD&D	Option 1	Option 2	Option 3	Option 4
Benefit formula	1 times the annual salary	2 times the annual salary	3 times the annual salary	N/A
Benefit Maximum	\$500,000	\$500,000	\$500,000	
Lock-in period	1 year	1 year	1 year	
Dependent Life	Option 1	Option 2	Option 3	Option 4
Benefit formula	No coverage	Spouse \$10,000 Child \$5,000	Spouse \$20,000 Child \$10,000	N/A
Lock-in period	1 year	1 year	1 year	
Optional Life	Option 1	Option 2	Option 3	Option 4
Benefit formula	No Coverage	Employee & Spouse Units of \$10,000	N/A	N/A
Lock-in period	1 year	1 year		
Long Term Disability	Option 1	Option 2	Option 3	Option 4
Benefit formula	50% of monthly salary	60% of monthly salary	60% of monthly salary	N/A
Benefit Maximum	\$8,000/month	\$8,000/month	\$10,000/month	
Benefit Period	Lesser of 10 years or age 65	Lesser of 10 years or age 65	To age 65	
Elimination Period	119 days	119 days	119 days	
Lock-in period	1 year	1 year	1 year	

Vision	Option 1	Option 2	Option 3	Option 4	Option 5
Eye Examination	No coverage	\$75 every 24 months	\$120 every 24 months	N/A	N/A
Eye Wear	No coverage	\$200 every 24 months	\$300 every 24 months		
Lock-in period	1 year	2 years	2 years		
Extended Health	Option 1	Option 2	Option 3	Option 4	Option 5
Drug Benefit (Mandatory Generic Substitution)					
Reimbursement	No coverage	20% \$7.50 dispensing fee max	60% \$7.50 dispensing fee max	80% \$7.50 dispensing fee max	100% \$7.50 dispensing fee max
Smoking Cessation Aids	No coverage	\$300 lifetime max	\$300 lifetime max	\$300 lifetime max	\$500 lifetime max
Travel Benefit					
Reimbursement	100%	100%	100%	100%	100%
Emergency Medical Coverage	\$2,000,000 per incident	\$2,000,000 per incident	\$2,000,000 per incident	\$2,000,000 per incident	\$2,000,000 per incident
Referral Outside of Canada	\$500,000 per lifetime	\$500,000 per lifetime	\$500,000 per lifetime	\$500,000 per lifetime	\$500,000 per lifetime
Hospitalization					
Reimbursement	No coverage	100% for semi-private	100% for semi-private	100% for semi-private	100% for semi-private
Health Practitioners					
Eligible practitioners	Acupuncturist, Audiologist, Chiropractor, Dietician ¹ , Massage Therapist ¹ , Naturopath, Osteopath, Physiotherapist ¹ , Podiatrist/Chiropodist, Psychologist/Social Worker ¹ and Speech Therapist ¹ Note ¹ Prescription Required				
Maximum	No coverage	100% \$400/policy year/practitioner	100% \$400/policy year/practitioner	100% \$500/policy year/practitioner	100% \$600/policy year/practitioner
Chiropractic X-ray	No coverage	1 x-ray/policy year \$25 per x-ray max	1 x-ray/policy year \$25 per x-ray max	2 x-ray/policy year \$25 per x-ray max	2 x-ray/policy year \$25 per x-ray
Custom Orthopedic Shoes & Custom Made Foot Orthotics					
Benefit Maximum	No coverage	100% \$250/policy year	100% \$250/policy year	100% \$400/policy year	100% \$500/policy year
Graduated Compression Garments					
Benefit Maximum	No coverage	100% up to 2 pairs/policy year	100% up to 2 pairs/ policy year	100% up to 4 pairs/policy year	100% up to 4 pairs/policy year
Lock-in period	1 year	1 year	1 year	1 year	2 years

Dental	Option 1	Option 2	Option 3	Option 4	Option 5
Preventive and Basic Care	No coverage	20% reimbursement \$2,000/policy year combined with Major Restoration Recall exam 1 every 9 months	60% reimbursement \$2,000/policy year combined with Major Restoration Recall exam 1 every 9 months	80% reimbursement Unlimited Recall exam 1 every 9 months	100% reimbursement Unlimited Recall exam 1 every 6 months
Major Restoration	No coverage	50% reimbursement \$2,000/policy year combined with Preventive and Basic Care	50% reimbursement \$2,000/policy year combined with Preventive & Basic Care	50% reimbursement level \$1,500/policy year	50% reimbursement level \$2,000/policy year
Orthodontic Services	No coverage	No coverage	No coverage	50% reimbursement \$1,500 lifetime maximum Participants under age 19 only	50% reimbursement \$2,000 lifetime maximum Adults & Children
Dental Fee Guide	No coverage	Current less one year	Current less one year	Current less one year	Current year
Lock-in period	1 year	1 year	1 year	1 year	2 years

Health Spending Account	Option 1	Option 2	Option 3	Option 4	Option 5
Account Type	Credit Carry Forward	Credit Carry Forward	Credit Carry Forward	Credit Carry Forward	Credit Carry Forward