

Health and Dental Benefits at a Glance:

Health Benefits

<i>Benefit</i>	<i>Core</i>	<i>Option 1</i>	<i>Option 2</i>
Deductible	\$200 in a calendar year	N/A	N/A
Hospital	70% semi-private	80% semi-private	90% semi-private
Medical Equipment	90% up to Usual & Customary Charges	100% up to Usual & Customary Charges	100% up to Usual & Customary Charges
Drugs	70% co-insurance, Generic Substitution, dispensing fee cap \$0	80% co-insurance, Generic Substitution, dispensing fee cap \$7	90% co-insurance, Generic Substitution, dispensing fee cap \$7
Professional Services (Physiotherapy, Chiropractor, Massage Therapist, etc)	N/A	80% - \$300 in a calendar year for chiropractor, physiotherapist, \$500 in a calendar year for psychologist	90% - \$500 in a calendar year with a combined maximum of \$1,250 for chiropractor, massage therapist, naturopath, osteopath, physiotherapist and speech therapist. \$750 in a calendar year for psychologist
Eye examination	N/A	\$60 every 24 months for exams	\$60 every 24 months for exams
Vision Care	N/A	N/A	\$200 every 24 months (12 months for children under age 18)
Out of Country Travel	Included	Included	Included

Please note: This is a brief overview only. The applicable insurance contracts govern in the case of discrepancy.

Dental Benefits

<i>Benefit</i>	<i>Core</i>	<i>Option 1</i>	<i>Option 2</i>
Deductible	N/A	\$50 per insured/ \$100 per family	\$0
Basic	N/A	70% maximum \$1,500 per calendar year (combined with Major), recall every 9 months	90% maximum \$1,500 per calendar year (combined with Major), recall every 9 months
Major Restoratives	N/A	70% maximum \$1,500 per calendar year (combined with Basic)	70% maximum \$1,500 per calendar year (combined with Basic)

Please note: This is a brief overview only. The applicable insurance contracts govern in the case of discrepancy.

Life and Long Term Disability Benefits at a Glance:

Basic Life Insurance	Flat Amount \$75,000 Reduces 50% at age 65 Terminates at age 75 or retirement
-----------------------------	--

Accidental Death and Dismemberment	Flat Amount \$75,000 Reduces 50% at age 65 Terminates at age 75 or retirement
---	--

Optional Life Insurance	Employee
	Units of \$5,000 to a maximum of \$500,000 Terminates at age 65 or retirement
Medical Evidence	Required on all amounts of Optional Life

Long Term Disability	60% \$2,500/ \$4,000 maximum to age 65
-----------------------------	---

Please note: This is a brief overview only. The applicable insurance contracts govern in the case of discrepancy.

Please note: This is a brief overview only. The applicable insurance contracts govern in the case of discrepancy.