

Employee Basic Life Insurance	150% of annual earnings to a maximum of \$300,000, reducing by 50% at age 65
Dependent Basic Life Insurance	Spouse - \$10,000 Child - \$5,000
Optional Life Insurance	Available in \$10,000 units to a maximum of \$250,000, for you or your spouse, subject to approval of evidence of insurability.  If you are covered under this plan as both an employee and a spouse, you are limited to the \$250,000 maximum
Employee Accidental Death, Dismemberment and Specific Loss (Principal Sum)	An amount equal to your Basic Life Insurance
Short Term Disability Income Benefits	Max Benefit Period – 17 weeks
Long Term Disability Income Benefits	Waiting period 119 days
Deductibles	Individual - \$25 each calendar year Family - \$50 each calendar year
The individual and family deductibles do not apply to In-Canada Hospital, Out-of-Country Care, In-Canada Prescription Drugs and Global Medical Assistance expenses	
<b>Basic Expense Maximums:</b> Hospital In-Canada Prescription Drugs Sclerosing Injections Hearing Aids	Semi-private room Included \$20 per visit \$700 every 5 years
<b>Paramedical Expense Maximums:</b> Acupuncturists Chiropractors Massage Therapists Occupational Therapists Speech Therapists	\$500 each calendar year \$500 each calendar year/1 x-ray each cal yr \$500 each calendar year \$500 each calendar year \$500 each calendar year
<b>Visioncare Expense Maximums</b> Eye Examinations Glasses, Contact Lenses and Laser Eye Surgery -dependent children under age 19 - all others Out-of-Country Care Maximums -Non-Emergency Expenses -Emergency Expenses Lifetime Healthcare Maximum	1 every 2 years to a max of \$50 every 2 years  \$250 every year \$250 every 2 years  \$50,000 lifetime Included Unlimited

#### Structured Retirement Savings Plan (STRP)

Offered to employees after 1<sup>st</sup> day of the month following 30 days of service with the employer

Employer contributions	An amount equal to 50% of your regular contributions, up to a maximum of 3% of your annual earnings
Vesting of employer contributions	Not applicable
Voluntary contributions	Permitted up to the maximum allowed under tax laws (CRA)