

VALUE PLAN

HEALTH BENEFITS	DETAILS:
Annual Deductible	\$25/year single, \$50/year family
Prescription Drugs with drug card	70%, covered, excluding dispensing fee (\$300,000 lifetime maximum)
Prescription Drugs without drug card	70%, includes dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	90% for eligible expenses
In-province hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province / Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (Registered massage therapists, osteopaths, chiropractors, chiropodists, naturopaths, etc.)	\$500 per benefit year, per practitioner
Physiotherapy	No annual maximum
Orthopedic inserts/shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision	\$150 every 24 months, no deductible
Hearing Aid	Not available

DENTAL BENEFITS	DETAILS:
Annual Deductible	\$25/year single, \$50/year family
Basic	80% after deductible
Comprehensive Basic	70% after deductible
Major	Not available
Maximum Benefit	\$1,000/benefit year
Orthodontia	Not available

LIFE AND AD&D BENEFITS	DETAILS:
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 or 2X annual earnings, \$500,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

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Tel: 416-781-2258 | Toll Free: 1-888-233-5580 | Fax: 647-689-3061

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STANDARD PLAN

HEALTH BENEFITS	DETAILS:
Annual Deductible	\$25/year, \$50/year family
Prescription Drugs with drug card	80% covered, excluding dispensing fee (\$300,000 lifetime maximum)
Prescription Drugs without drug card	80%, includes dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	100% for all eligible expenses
In-province hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province / Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (Registered massage therapists, osteopaths, chiropractors, chiropodists, naturopaths, etc.)	\$500 per benefit year, per practitioner
Physiotherapy	No annual maximum
Orthopedic inserts/shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision	\$150 every 24 months, no deductible
Hearing Aid	Not available

DENTAL BENEFITS	DETAILS:
Annual Deductible	\$25/year single, \$50/year family
Basic	80% after deductible
Comprehensive Basic	80% after deductible
Major	Not available
Maximum Benefit	\$1,250/benefit year
Orthodontia	Not available

LIFE AND AD&D BENEFITS	DETAILS:
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 or 2X annual earnings, \$500,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

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STANDARD+ PLAN

HEALTH BENEFITS	DETAILS:
Annual Deductible	No deductible
Prescription Drugs with drug card	80% covered, excluding dispensing fee (\$300,000 lifetime maximum)
Prescription Drugs without drug card	80%, includes dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	100% for all eligible expenses
In-province hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province / Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (Registered massage therapists, osteopaths, chiropractors, chiropodists, naturopaths, etc.)	\$500 per benefit year, per practitioner
Physiotherapy	\$1,000 annual maximum
Orthopedic inserts/shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision	\$200 every 24 months, no deductible
Hearing Aid	\$500/5 years

DENTAL BENEFITS	DETAILS:
Annual Deductible	No deductible
Basic	80%
Comprehensive Basic	80%
Major	Not available
Maximum Benefit	\$1,250/benefit year
Orthodontia	Not available

LIFE AND AD&D BENEFITS	DETAILS:
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 or 2X annual earnings, \$500,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

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ENHANCED PLAN

HEALTH BENEFITS	DETAILS:
Annual Deductible	\$25/year, \$50/year family
Prescription Drugs with drug card	85% covered, excluding dispensing fee (\$300,000 lifetime maximum)
Prescription Drugs without drug card	85%, includes dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	100% for all eligible expenses
In-province hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province / Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (Registered massage therapists, osteopaths, chiropractors, chiropodists, naturopaths, etc.)	\$2,000 combined all practitioners, per benefit year
Physiotherapy	No annual maximum
Orthopedic inserts/shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision	\$200 every 24 months, no deductible
Hearing Aid	Not available

DENTAL BENEFITS	DETAILS:
Annual Deductible	\$25/year single, \$50/year family
Basic	100% after deductible
Comprehensive Basic	85% after deductible
Major	50% after deductible
Maximum Benefit	\$1,500/benefit year
Orthodontia	50%, \$1,500 lifetime maximum

LIFE AND AD&D BENEFITS	DETAILS:
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 or 2X annual earnings, \$500,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

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ENHANCED+ PLAN

HEALTH BENEFITS	DETAILS:
Annual Deductible	No deductible
Prescription Drugs with drug card	100% covered, excluding dispensing fee (\$300,000 lifetime maximum)
Prescription Drugs without drug card	100%, includes dispensing fee (\$300,000 lifetime maximum)
Extended Health Coverage	100% for all eligible expenses
In-province hospital	Semi-private No daily maximum
Private Duty Nursing	\$10,000 lifetime maximum
Out-of-Province / Out-of-Country	100%, Emergency only \$1,000,000/calendar year, no deductible
Paramedical Practitioners (Registered massage therapists, osteopaths, chiropractors, chiropodists, naturopaths, etc.)	\$750 per benefit year, per practitioner (includes physiotherapist)
Physiotherapy	See above
Orthopedic inserts/shoes	Up to \$450 per benefit year Limit 1 pair per year
Vision	\$200 every 24 months, no deductible
Hearing Aid	\$500/5 years

DENTAL BENEFITS	DETAILS:
Annual Deductible	\$25/year single, \$50/year family
Basic	100% after deductible
Comprehensive Basic	100% after deductible
Major	50% after deductible
Maximum Benefit	\$1,500/benefit year
Orthodontia	50%, \$1,500 lifetime maximum

LIFE AND AD&D BENEFITS	DETAILS:
In the case of death or severe injury, your Accidental Death and Dismemberment insurance will pay a lump-sum to you (injury) or to your beneficiary (death).	Full-time Employees: 1 or 2X annual earnings, \$500,000 max. Part-time Employees: \$15,000 max. Life benefit reduces by 50% at age 65

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SHORT & LONG TERM DISABILITY COVERAGE ADD-ON'S

+ DISABILITY MODULE A

Short Term Disability

Not Available

Long Term Disability

17 week elimination,
a) 66 2/3% to \$5,000/mth - taxable, or
b) 60% to \$5,000/mth - non-taxable
Pre-existing condition clause applies
Full-time employees only

+ DISABILITY MODULE B

Short Term Disability

66 2/3% to \$750/wk,
17-week duration
Non-integrated only

Long Term Disability

17 week elimination,
a) 66 2/3% to \$5,000/mth - taxable, or
b) 60% to \$5,000/mth - non-taxable
Pre-existing condition clause applies
Full-time employees only

+ DISABILITY MODULE C

Short Term Disability

66 2/3% to \$750/wk
26-week duration
Integrated or Non-integrated

Long Term Disability

6 month elimination
a) 66 2/3% to \$5,000/mth - taxable, or
b) 60% to \$5,000/mth - non-taxable
Pre-existing conditions clause applies
Full-time employees only

+ DISABILITY MODULE D

Short Term Disability

66 2/3% to \$750/wk
52-week duration
Integrated or Non-integrated

Long Term Disability

12 month elimination
a) 66 2/3% to \$5,000/mth - taxable, or
b) 60% to \$5,000/mth - non-taxable
Pre-existing condition clause applies
Full-time employees only



ADDITIONAL ADD ON'S TO CUSTOMIZE

+ OPTIONAL LIFE

Permanent Full-time:
1 or 2x annual earnings
Combined Maximum \$500,000
(optional & mandatory life)

**Employee selected*

+ DEPENDENT LIFE

Spouse: \$10,000
Child: \$ 5,000

**Employee selected*

+ HEALTH CARE SPENDING ACCOUNT

Employer may designate a set amount of funds (known as "credits") per employee, per year, to be used as an HCSA. Credits are pre-tax dollars

(See CRA guidelines for allowable expenses*) Minimum \$300/year/employee

**Employer selected*

+ EMPLOYEE ASSISTANCE PROGRAM (EAP)

Counseling, work-life programs
Available to employees and their families

**Employer selected*

+ CRITICAL ILLNESS

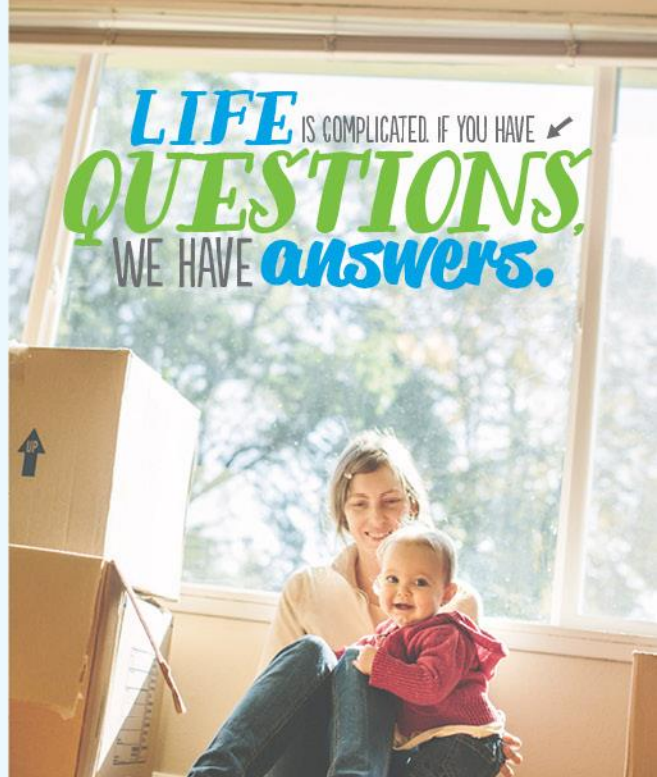
Provides a lump-sum benefit amount to a plan member who is diagnosed with one of the covered critical illnesses. This living benefit can help with the financial impacts of a life-changing illness. Available in \$10,000 increments.

**Employer/Employee selected*

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Life

Retirement
Midlife
Student Life
Legal
Relationships
Disabilities
Crisis
Personal Issues

Health

Mental Health
Addictions
Fitness
Managing Stress
Nutrition
Sleep
Smoking Cessation
Alternative Health

Family

Parenting
Couples
Separation/Divorce
Older Relatives
Adoption
Death/Loss
Childcare
Education

Work

Time Management
Career Development
Work Relationships
Work Stress
Managing People
Shift Work
Coping with Change
Communication

Money

Saving
Investing
Budgeting
Managing Debt
Home Buying
Renting
Estate Planning
Will Kit

Blogs

Food & Fitness
Questions Parents Ask
Your Money
Work-Life

Online Toolkits

Planning Your Life After 50
Finding Your Path in
Your 20s and 30s
Complete Will Kit
Financial Toolkit
Divorce Toolkit

Interactive Programs

Eating Well Telephonic
Nutritional Counselling
Online Depression Centre
Online Stop Smoking Centre
Career Cruising
Naturopathic Services

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Relationship Rescue
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Depression

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