

Your Employee Benefits Plan At A Glance

Couple, Single Parent & Family Coverage: Each covered person (including spouse and dependants) has their own individual maximums for health and dental benefits — amounts are not shared among family members.

BASIC LIFE & AD&D

- Life insurance of 2× your annual earnings, up to \$300,000.
- Matching accidental death & dismemberment coverage.
- Coverage reduces at age 65 and ends at retirement.

EXTENDED HEALTH CARE

- Prescription drugs at 80% on a pay-direct card, generic substitution.
- Paramedical practitioners — \$500 each per year (physio, massage, psychology, chiropractic, and more).
- Vision — \$300 every 24 months, plus one eye exam.
- Out-of-country emergency travel — \$5,000,000 lifetime.

DENTAL CARE

- Basic & preventive services at 80%, no deductible.
- Major restorative at 50%.
- Combined annual maximum of \$1,500 per person.

SHORT-TERM DISABILITY

- 66.7% of weekly earnings, up to \$1,200 per week.
- Begins after a short waiting period and pays up to 17 weeks.

LONG-TERM DISABILITY

- 66.7% of monthly earnings, up to \$6,000 per month.
- Non-taxable benefit, begins after 119 days of disability.