

PLAN CHANGES SUMMARY



Northwind Trading Co.

What changed between Sun Life · 2025-04-01 and Manulife · 2026-04-01.

EHC

PROVISION	BEFORE	AFTER	CHANGE
Drug coinsurance <i>Richer plan</i>	80%	90%	CHANGED
Paramedical maximum	500	750	CHANGED
Vision maximum	—	300	ADDED

Dental

PROVISION	BEFORE	AFTER	CHANGE
Annual maximum	\$1,500	\$2,000	CHANGED
Orthodontic maximum	\$2,000	—	REMOVED

Changes are derived from the two most recent plan documents on file. This summary highlights material provisions only and is not a substitute for the official benefit booklet.