



BENEFITS AT-A-GLANCE

EXTENDED HEALTH CARE	
Provider: Great-West Life	
Annual Deductible	Nil
Prescription Drugs	100% Reimbursement
All Other Expenses	100%
Out of Country	100%
Hospital	Semi-private
Private Duty Nursing	\$10,000 / year
Paramedical	\$175 / person / year / practitioner Paramedical Practitioners include: Chiropractor, Naturopath, Osteopath, Physiotherapist, Speech Therapist, Podiatrist/Chiropodist, Psychologist
Psychologists	Covered at 50% (out of hospital)
Physiotherapy	\$500 / year
Hearing Aids	\$250 / 60 months
Orthopedic Shoes	\$100 / calendar year
Survivor Benefit	24 months
Termination	Retirement
DENTAL CARE	
Provider: Great-West Life	
Annual Deductible	Nil
Basic	100%
Major	50%
Orthodontic	50% (children to age 18)
Maximums	\$1,500 / year Basic & Major combined (\$500 adjusted combined); \$1,000 lifetime Orthodontic
Recall Frequency	Once every 5 months
Fee Guide	Current Provincial General Practitioner
Survivor Benefit	24 months
Termination	Retirement
HEALTHCARE SPENDING ACCOUNT (HCSA)	
Provider: Great-West Life	
Benefit Amount	Full-Time Employees - \$850 / year Permanent Part-Time Employees - \$425 /year, maintain minimum 21hours. Returning Full-Time Seasonal Employees - \$75 / month
Eligible Expenses	Any health and dental expenses eligible under the Income Tax Act
GROUP RRSP	
Provider: Group Retirement Services	
Eligibility	3 months of service
Employee Contribution	5% of basic annual earnings
Employer Contribution	10.22% of basic annual earnings



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LIFE INSURANCE	
Provider: Great-West Life	
Benefit Amount	3 x annual earnings
Maximum	\$350,000
Waiver of Premium	120 Days
Reduction	50% at age 65
Conversion Privilege	Available upon termination, \$250,000 maximum
Termination	Age 71, or earlier retirement
AD&D	
Provider: RBC Insurance	
Benefit Amount	3 x annual earnings
Maximum	\$350,000
Termination	Age 71, or earlier retirement
EMPLOYEE & SPOUSAL OPTIONAL LIFE	
Provider: Great-West Life	
Benefit Amount	Units of \$10,000
Medical Questionnaire	Required on all amounts
Maximum	\$500,000
DEPENDENT LIFE	
Provider: Great-West Life	
Benefit Amount	\$10,000 Spouse / \$10,000 Child(ren)
Eligibility	Live Birth to age 21; 25 if full-time student
LONG TERM DISABILITY	
Provider: Great-West Life	
Benefit Amount	66.67% of 1 st \$2,500 of monthly earnings + 50% of remainder
Maximum	\$6,000
Non-Evidence Maximum	\$5,500
Definition	1 year Own Occupation
Benefits Commence	After 17 weeks
Benefit Period	To age 65
Tax Status	Non-taxable
Conversion Privilege	Within 31 days of starting new job
Survivor Benefit	3 months
Termination	Age 65, or earlier retirement

*The above is intended as a summary only.
Please refer to your Group Benefits Program booklet.*

If there are discrepancies between this document and the Employee Benefits booklet, the booklet will apply