

MITEL NETWORKS

ELIGIBILITY: Effective date of employment for permanent full-time and part-time employees, working a minimum of 20 hours per week.

BENEFIT SUMMARY:

Sun Life Financial, Policy No.103441 (Basic Employee Life, Optional Life, Dependent Life, Long Term Disability, Employee and Family Assistance Program and Best Drs)
 Sun Life Financial, Policy No. 153441 (Healthcare and Dental Care)
 Sun Life Financial, Policy No 104441 (Emergency Out of Country)
 Chubb Life, Policy No. 10231801 (AD&D and Critical Illness)
 CHUBB, Policy No.ADDN01062116R (Business Travel Insurance)

FLEX CREDITS: Every eligible employee receives a personalized number of Flex Credits, these credits are made up of two components:

- a) A fixed amount sufficient to buy Core Healthcare, EFAP, GMA/Best DRs and Option B under Health and Dental Care plus
- b) An earnings-related amount sufficient to buy Option B Employee Life, Option B Employee AD&D and Core LTD; and these are greyed in charts below. (Part-time flex credits are prorated based on their status)

Flex Credits will be used to purchase your benefit choices automatically. If have excess flex credits you must deposit them in the Healthcare Reimbursement Account (HCRA) or RRSP accounts. Using your available Flex Credits to pay for benefits works to your advantage because you are using pre-tax dollars; therefore, you are not taxed on the benefits. Payroll deductions will be used to purchase benefit choices when you have no remaining Flex Credits.

	Core Plan	Option A	Option B
LONG TERM DISABILITY			
Waiting Period	182 days	182 days	182 days
Amount	60% of your monthly basic earnings	75% of your monthly basic earnings	60% of your monthly basic earnings
Maximum	\$10,000	\$10,000	\$10,000
Non-Evidence Maximum	\$10,000	\$10,000	\$10,000
Taxability	Taxable	Taxable	Non-taxable
Definition of Disability	24-months own occupation; Any occupation thereafter	24-months own occupation; Any occupation thereafter	24-months own occupation; Any occupation thereafter
Accumulation of Days	Included as long as no interruption is longer than 2 weeks	Included as long as no interruption is longer than 2 weeks	Included as long as no interruption is longer than 2 weeks
Inflation Protection	CPI up to 3% maximum	CPI up to 3% maximum	CPI up to 3% maximum
Vocational Rehabilitation	Up to 100% pre-disability earnings	Up to 100% pre-disability earnings	Up to 100% pre-disability earnings
Termination	Age 65	Age 65	Age 65
Conversion Privilege	Included	Included	Included

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	Core Plan	Option A	Option B	Option C 2-Yr Lock-
HEALTHCARE	Covers only Out-of-Country Emergency Care and Travel Assistance expenses			
Deductible	Nil	Nil	Nil	Nil
Reimbursement				
Out-of-Country Emergency Care Expenses	100%; 60 days per trip \$3,000,000 lifetime max	100%; 60 days per trip \$3,000,000 lifetime max	100%; 60 days per trip \$3,000,000 lifetime max	100%; 60 days per trip \$3,000,000 lifetime max
Global Medical Assistance Expenses	100%	100%	100%	100%
In-Canada Prescription Drugs - base plan expenses - supplemental plan expenses	Not covered Not covered	Enhanced Generic Provincial Formulary 50% Not covered	Enhanced Generic Provincial Formulary 80% 50%	Enhanced Generic Provincial Formulary 100% 75%
Out-of-Pocket Maximum for Quebec Residents	Nil	RAMQ Compliant	RAMQ Compliant	RAMQ Compliant
Health Case Mgt	Not covered	Included	Included	Included
In-Canada Hospital Expenses	Not covered	50%	80%	100%
All Other Expenses	Not covered	50%	80%	100%
Paramedical				
Chiropractors	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Dieticians	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 /calendar year
Physiotherapists	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Podiatrists	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Naturopaths	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Osteopaths	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Psychologists	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Massage Therapists	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year
Acupuncturists	Not covered	\$250 / calendar year	\$400 / calendar year	\$500 / calendar year

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	Core Plan	Option A	Option B	Option C 2-Yr Lock-In
HEALTHCARE cont...				
Basic Maximums				
Hospital	Not covered	Private room	Private room	Private room
Home Nursing Care	Not covered	\$10,000/calendar yr; >65: \$25,000/lifetime	\$10,000/calendar yr; >65: \$25,000/lifetime	\$10,000/calendar yr; >65: \$25,000/lifetime
In-Canada Prescription Drugs	Not covered	Included	Included	Included
Erectile Dysfunction Drugs	Not covered	Not covered	Not covered	Not covered
Fertility Drugs	Not covered	6 cycles / lifetime	6 cycles / lifetime	6 cycles / lifetime
Preventive Vaccines	Not covered	Not covered	Not covered	Not covered
Hearing Aids	Not covered	\$1,200 every 4 years	\$1,200 every 4 years	\$1,200 every 4 years
Custom-fitted Orthopedic Shoes	Not covered	1 pair / calendar year	1 pair / calendar year	1 pair / calendar year
Custom-made Foot Orthotics	Not covered	2 pairs / calendar year	2 pairs / calendar year	2 pairs / calendar year
External Breast Prostheses	Not covered	Every 2 calendar years	Every 2 calendar years	Every 2 calendar years
Surgical Brassieres	Not covered	2 / calendar year	2 / calendar year	2 / calendar year
Transcutaneous Nerve Stimulators	Not covered	Reasonable & Customary	Reasonable & Customary	Reasonable & Customary
Surgical Stockings	Not covered	2 pairs / calendar yr	2 pairs / calendar yr	2 pairs / calendar yr
Wigs for Cancer Patients	Not covered	\$250 lifetime	\$250 lifetime	\$2500 lifetime
Accidental Dental Injury Coverage	Not covered	50%	80%	100%
Lifetime Healthcare Maximum	Not covered	Unlimited	Unlimited	Unlimited
VISIONCARE				
Visioncare:	Not covered	Not covered	\$250 every 24 months	\$400 every 24 months
Preferred Vision Services (PVS)	Not covered	Included	Included	Included
Termination	Retirement	Retirement	Retirement	Retirement

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	Core Plan	Option A	Option B	Option C 2-Yr Lock-In
DENTALCARE	All dental benefits waived – this option has no dental benefits			
Dental Fee Guide	Not covered	Previous Year; Province of Residence	Previous Year; Province of Residence	Current Year; Province of Residence
Deductible	Not covered	Nil	Nil	Nil
Reimbursement				
Basic Coverage				
- Oral hygiene instruction	Not covered	80%	90%	100%
- Denture repairs and adjustments	Not covered	80%	90%	100%
- All other basic coverage	Not covered	80%	90%	100%
Major Restorative	Not covered	Not covered	60%	100%
Orthodontic	Not covered	Not covered	50%	50%
Plan Maximums				
Basic Treatment	Not covered	\$1,000 / calendar year	\$2,000 / calendar year combined with Major Treatment	\$2,500 / calendar year combined with Major Treatment
Major Treatment	Not covered	Not covered	\$2,000 / calendar year combined with Basic Treatment	\$2,500 / calendar year combined with Basic Treatment
Orthodontic Treatment	Not covered	Not covered	\$2,000 lifetime	\$3,500 lifetime
Termination		Retirement	Retirement	Retirement

	Core Plan	Option A	Option B	Option C
EXCESS FLEX ACCOUNTS				
Healthcare Reimbursement Account (HCRA) Carry Forward Provision	Unused Flex Credit Balance	Unused Flex Credit Balance	Unused Flex Credit Balance	Unused Flex Credit Balance
RRSP	Unused Flex	Unused Flex Credits	Unused Flex Credits	Unused Flex Credits

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	Core Plan	Option A	Option B
BASIC EMPLOYEE LIFE	\$25,000	\$25,000	\$25,000
		100% of annual earnings to a maximum of \$400,000	200% of annual earnings to a maximum of \$825,000
Coverage Reduction	To 50% at age 70	To 50% at age 70; \$100,000 Maximum	To 50% at age 70; \$100,000
Termination	Retirement	Retirement	Retirement
OPTIONAL LIFE			
Employee	Available in \$10,000 units to a maximum of \$500,000, subject to approval is evidence of insurability. If you are covered under this plan as both an employee and a spouse, you are limited to the \$500,000 maximum		
Spouse	Available in \$10,000 units to a maximum of \$500,000, subject to approval is evidence of insurability. If you are covered under this plan as both an employee and a spouse, you are limited to the \$500,000 maximum		
Child	\$5,000 from live birth	\$5,000 from live birth	\$5,000 from live birth
Termination	Age 70	Age 70	Age 70
DEPENDENT LIFE	Spouse \$5,000, Each eligible dependent child \$2,500		

	Core Plan	Option A	Option B
BASIC EMPLOYEE AD&D	\$25,000	100% of annual earnings	200% of annual earnings
War Risk Rider	Included	Included	Included
Termination	Age 70	Age 70	Age 70
OPTIONAL AD&D			
Employee	Units of \$10,000; \$300,000 max	Units of \$10,000; \$300,000 max	Units of \$10,000; \$300,000 max
Spouse	Units of \$10,000; \$300,000 max	Units of \$10,000; \$300,000 max	Units of \$10,000; \$300,000 max
Child	\$10,000	\$10,000	\$10,000
Termination	Age 70	Age 70	Age 70
Basic Maximums			
AD&D	Loss of & Loss of Use	Loss of & Loss of Use	Loss of & Loss of Use
Rehabilitation	\$15,000	\$15,000	\$15,000
Repatriation	\$15,000	\$15,000	\$15,000
Family Transportation	\$15,000	\$15,000	\$15,000
Spousal Occupational Training	\$15,000	\$15,000	\$15,000
Home Alteration & Vehicle Modification	\$15,000	\$15,000	\$15,000
Day Care	\$5,000	\$5,000	\$5,000
Special Education Benefit	\$5,000	\$5,000	\$5,000
Seat Belt Benefit	10%	10%	10%
In-Hospital Confinement	\$1,000/mth	\$1,000/mth	\$1,000/mth
Conversion Privilege	Included	Included	Included

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	Core Plan	Option A	Option B
OPTIONAL CRITICAL ILLNESS (CI)			
Employee	Units of \$5,000; \$100,000 max	Units of \$5,000; \$100,000 max	Units of \$5,000; \$100,000 max
Spouse	Units of \$5,000; \$100,000 max	Units of \$5,000; \$100,000 max	Units of \$5,000; \$100,000 max
Child	Units of \$5,000; \$30,000 max	Units of \$5,000; \$30,000 max	Units of \$5,000; \$30,000 max
Covered Illnesses	Heart Attack, Cancer, Stroke and Kidney Failure, Coronary Artery Surgery, Blindness Paralysis Major	Heart Attack, Cancer, Stroke and Kidney Failure, Coronary Artery Surgery, Blindness Paralysis Major Organ	Heart Attack, Cancer, Stroke and Kidney Failure, Coronary Artery Surgery, Blindness Paralysis Major
Termination	Age 65	Age 65	Age 65
Spouse	Units of \$5,000; \$100,000 max	Units of \$5,000; \$100,000 max	Units of \$5,000; \$100,000 max