

Benefits Summary for Permanent Employees

SUNLIFE CONTRACT NUMBER: 100556
PARTICIPANT NUMBER TO ACCESS GROUP BENEFITS PLAN: Your GID number
SUN LIFE: MYSUNLIFE.CA OR 1-866-896-6976

Basic, Dependent and Optional Life Insurance, and AD&D				
Basic Life and AD&D Amount	2 x salary			
Dependent Life Amount	Spouse: \$5,000/Child: \$2,500			
Optional Life Amount	Employee: maximum of \$1,000,000 combined with basic life Spouse: maximum of \$300,000			
Short Term Disability and Long-Term Disability				
STD Amount	66.7% of weekly salary			
LTD Amount	60% of 1st \$3,000 of monthly earnings plus 40% of excess			

MEDICAL	Option 1 BASIC	Option 2 STANDARD	Option 3 ENHANCED
Deductible	\$4 per DIN	\$3 per DIN	\$1.20 per DIN
Co-Insurance	75%	80%	100%
Drugs	Mandatory generic substitution	Mandatory generic substitution	Mandatory generic substitution
Hospital	100% Semi-Private Room	100% Semi-Private Room	100% Private Room
Out of Canada	100%, Lifetime Maximum \$3,000,000 Duration: 90 days	100%, Lifetime Maximum \$3,000,000 Duration: 90 days	100%, Lifetime Maximum \$3,000,000 Duration: 90 days
Physiotherapist, Occupational Therapist, Athletic Therapist and Physical Rehabilitation Specialist	Combined maximum of \$500 / year	Combined maximum of \$750 / year	Combined maximum of \$1,000 / year
Speech Therapist, Osteopath, Podiatrist, Naturopath and Massage Therapist	Not Covered	\$500 / year	\$750 / year
Chiropractor	Not Covered	\$500 / year	\$750 / year
Psychologists, Social Workers, Clinical Counsellors, Psychotherapists, Psychoanalysts, Marriage and Family Therapists	Combined maximum of \$500 / year	Combined maximum of \$750 / year	Combined maximum of \$1,000 / year
Vision Care	\$100 / 24 months Eye Exam: \$75 / 12 months	\$300 / 24 months Eye Exam: \$75 / 12 months	\$400 / 24 months Eye Exam: \$75 / 12 month
DENTAL	Option 1 BASIC	Option 2 STANDARD	Option 3 ENHANCED
Annual Deductible	None	None	None
Recall Examination	1 / 9 months	1 / 6 months	1 / 6 months
Preventive Care Co-Insurance	90%	100%	100%
Basic Care Co-Insurance	80%	90%	100%
Major Care Co-Insurance	60%	60%	60%
Combined Maximum with Basic, Preventive and Major Care	\$1,000 / year	\$1,500 / year	\$2,000 / year
Orthodontic Care Maximum	Not Covered	Not Covered	\$2,000 lifetime for children under 19
Orthodontic Care Co-Insurance			50%
Health Care Spending Account	 Option 1 BASIC	 Option 2 STANDARD	50% Option 3 ENHANCED

¹Employees opting out of the plan also have access to an HSA