

BENEFITS INFORMATION

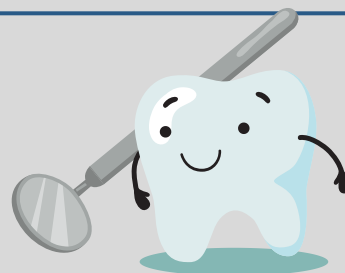


PARAMEDICAL*

100% coverage for Paramedical Services (Physiotherapist, Chiropractor, Massage Therapist, Naturopath, Dietician, Osteopath, Podiatrist or Chiropodist, Psychologist, Speech-language pathologist, Social Worker, and Paramed X-rays) up to \$300 per discipline

DENTAL*

Dental Basic 80% coverage
Annual Maximum \$1000 basic dental



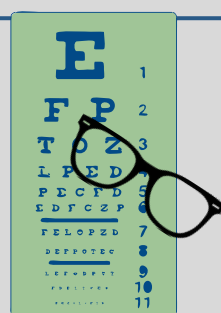
PRESCRIPTION DRUGS*

80% coverage for eligible prescription drugs and supplies. Annual Maximum \$1000 per person

VISION

Adult Exam maximum \$150 every 24 months per person. Childrens Exam maximum \$150 every 12 months per child.

Glasses/contacts coverage up to \$250 per 24 months for adults and \$250 every 12 months for children.



MENTAL HEALTH

Employee & Family Assistance Program which provides confidential emergency counselling services available 24/7 through telephone access to professional counsellors and online assistance. <http://www.humanacare.com/humanalife/>

TRAVEL COVERAGE

24/7 Emergency assistance services, trip cancellation and travel-related claims through a worldwide communications network, when traveling out of the province or Canada for up-to 60 days



SECOND OPINION

Provision of medical through Humanacare experts who review your medical information and provide assistance in services and support in your area. Coverage termination at age 70 or earlier retirement. Web portal www.humanacare.com/medicalopinion 1.800.661.8193

LIFE INSURANCE

\$25,000

ACCIDENTAL DEATH AND DISMEMBERMENT

\$25,000



MEDICAL EXPENSES

Services	Maximum	Frequency
Breast Prosthesis	\$200	1 year
Hearing Aid	\$700 (5 Units)	60 consecutive months
Laboratory test and X-Rays	\$150	1 year
Nursing Services	\$10,000	Calendar Year
Intra Uterine Device	unlimited	1 year
Orthopedic Footwear and Insoles	\$300	24 consecutive months
Braces	\$300	1 year
Compression Stockings	4 units	1 year
Sleep Apnea Machine and Mask (MD Referral & Level 1 or 3 Sleep Study required)	\$2,000	7 years
Ambulance Transportation	Unlimited	Lifetime
Necessary supplies related to colostomy, ileostomy or urostomy	\$300	1 year
Crutches	1 unit	1 year
Accidental Dental	\$500	1 year
Hair Prosthesis following chemotherapy	\$300	1 year
Surgical Brassiere following mastectomy	2 units	1 year

- Diabetic Supplies under Medical Coverage at 100% and set at a max. of \$4,000/year for diabetic supplies not dispensed by a pharmacy.
- Any supplies dispensed by a pharmacy will still be paid at 80% and will accumulate to their overall drug max.