



Life Insurance		2 times annual earnings to a max of \$300,000, reduces by 50% at age 65 and terminates at 70
Accidental Death & Dismemberment		2 times annual earnings to a max of \$300,000, reduces by 50% at age 65 and terminates at 70
Dependent Life Insurance		\$10,000 Spouse / \$5,000 Child, terminates at age 70
Short-Term Disability		75.00% of weekly earnings to a max of \$1,385, or \$1,500 with medical evidence, taxable
Long-Term Disability		75.00% of monthly earnings to a max of \$6,000 or \$10,000 with medical evidence, taxable, terminates at age 65
Health Care		
Deductible		None
Prescription Drugs		100% - unlimited maximum
Out Of Country Emergency		100%
Eye Exams		1 every 24 months
Glasses, Contact Lenses etc.		\$250 every 24 months
Paramedicals (Massage, Chiro, Physio etc.)		\$500 per person, per practitioner, each calendar year
Psychologist / Counselling		\$500 per person, each calendar year
Termination Age		70 or retirement, whichever is earlier
Dental Care		
Deductible		None
Basic Treatment		80%
Major Services & Dentures		70%
Maximum		\$2,000 combined per calendar year
Accidental Dental		100% - unlimited
Termination Age		70 or retirement, whichever is earlier
Employee Family Assistance Program		
Services include but are not limited to:	Counselling, Health Management, Elder/Child Care, Legal Advice, Financial Advice, Nutritional Advice, Career Advice, Pre-Retirement Plan	

Last updated July 2026

This material summarizes some important features of your group benefit plan but does not constitute an agreement. In the event of a discrepancy between the wording in this document, and the Group Benefit Contract, the Group Benefits Contract will be deemed accurate.