

SCHEDULE	Employee Benefits Sumn	nary
SCHEDULE		
Life & AD&D	Benefit-\$	1 X annual earnings \$200K max
Dependent Life Insurance	Spouse	\$10,000
	Child (each)	\$5,000
Long Term Disability	Waiver period-days	119
		66.67% first \$2,500mth + 50% next
		\$3,500mth + 40% excess. Max \$10,000mth.
Health	Deductible	ψ10,000mm.
	Prof Services (max)	\$300
	Prof Services (Co-insurance)	80%
Drug	Plan type	pay direct
	Coinsurance	80%
	Drug Plan Basis	Generic
Vision	Coverage	Eye exam only
	Period	once per 2 calendar years
Dental	Deductible - single	-
	Deductible - family	-
	Coinsurance	80% (50% Major)
	Max	\$1,500
	frequency	2 visits/calendar yr
Osteopath Podiatrist Massage Therapist Naturopath Speech Therapist Physiotherapist Psychologist	\$300 each	per calendar year
100% Medical Services & Sup	oplies:	
Continuous Glucose Monitor		per calendar year
CPAP/IPPB		per 60 months
Private Duty Nursing		per calendar year
Orthopaedic Shoes Custom-Made Orthotics	-	per calendar year per 3 calendar years
Out-of-Canada Max		per lifetime
Hearing Aids		per lifetime per 5 calendar years
Surgical Stockings		per o calendar years
Surgical Brassieres		per calendar year
External Mammary Prosthesis		per calendar year
Wigs and Hairpieces		per lifetime
Ultrasound		per calendar year
Preventative Vaccines	\$200	per calendar year
Travel Cancellation	\$5,000	per trip
Ambulance	unlimited	d
Hospital Bed, Walking Frame,		
Wheelchair	unlimited	
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semi-private

Hospital Care