

# OFFICE PLAN

<b>BENEFIT</b>	<b>Coverage</b>
<b>Life Insurance</b>	1, 2 or 3 times annual salary, up to \$300,000
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b>	Same as life insurance
<b>Dependant Life Insurance</b>	Spouse - \$10,000; Each Dependant Child - \$5,000
<b>Long Term Disability</b>	Non-taxable plan – 67% of the first \$4,000 of monthly earnings, plus 50% of the balance, up to \$6,000 per month Taxable plan – 75% of monthly earnings up to \$6,000 per month
<b>Short Term Disability (Optional)</b>	Non-taxable plan – 67% of the first \$1,000 of weekly earnings, plus 50% of the balance, up to \$1,100 per week Taxable plan – 75% of weekly earnings up to \$1,100 per week Maximum benefit period: 17 weeks (120 days)
<b>Dental</b>	Option 1: 80% - basic services; 50% major restorative; \$2500 maximum per person combined Option 2: 100% - basic services; 50% major restorative: \$2500 maximum per person combined Orthodontics - 50% up to \$2500 lifetime maximum
<b>Prescription Drugs</b>	80% or 100% prescription drugs
<b>Extended Health Care</b>	100% coverage for Paramedical Practitioners: \$500 in each category, \$600 for physiotherapy
<b>Vision Care</b>	\$75 every 2 years eye exam \$350 every 2 years \$150 Safety Glasses
<b>Employee Family Assistance Program</b>	Toll-free 24-hour access to confidential counselling service and support
<b>Travel</b>	\$2 million for 60 days
<b>Best Doctors</b>	Medical second opinion service