

OFFICE PLAN

BENEFIT	Coverage
Life Insurance	1, 2 or 3 times annual salary, up to \$300,000
Accidental Death & Dismemberment (AD&D)	Same as life insurance
Dependant Life Insurance	Spouse - \$10,000; Each Dependant Child - \$5,000
Long Term Disability	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
Short Term Disability (Optional)	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)
Dental	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
Prescription Drugs	80% or 100% prescription drugs
Extended Health Care	100% coverage for Paramedical Practitioners: \$500 in each category, \$600 for physiotherapy, Psychological Services \$700
Vision Care	\$75 every 2 years eye exam \$350 every 2 years \$150 Safety Glasses
Employee Family Assistance Program	Toll-free 24-hour access to confidential counselling service and support
Travel	\$2 million for 60 days
Best Doctors	Medical second opinion service
Online Substance Abuse Program	Alavida (employees only)

Health, Dental and EAP coverage for your Office Plan employees coverage until age 85 or retirement