

2024 RENEWAL PRESENTATION

August 1, 2024

Presented by:
Tyler Kropman
Kropman Group
KROPMAN
GROUP

BENEFITS OVERVIEW

As you are aware, the renewal anniversary date for your policy is August 1, 2024. At this time each year, changes in the demographics along with the claims activity during the past year are used to arrive at renewal rates. These rates are effective August 1st.

POOLED BENEFITS

AD&D, Dependent Life, and Life are pooled benefits. These benefits are underwritten on a pooled basis which is recalculated at each renewal based on the current age, gender, occupation and amount of insurance held by each employee. Your company's claims in these benefits do not impact the calculation of your rates.

ADMINISTRATIVE SERVICES ONLY (ASO)

Extended Health Care and Dental benefits are Administrative Services Only (ASO). ASO is a model that allows an employer to self insure health expenses. The employer will typically assume the cost of predictable claims and add Stop-Loss insurance for large claims. An ASO plan enables large employers to assume the costs of their health and dental care insurance benefits. These benefits can even include insurance that limits the employer's liability in the event that one or more exceptional disasters strike the company. ASO is an insurance acronym for "Administrative Services Only." It refers to an arrangement where an employer engages an insurance company to handle the administrative tasks (e.g. billing, claims handling, claims payment, qualification, etc.) for their employees. In these types of arrangements, the employer actually acts in a self-insured role which means that they are financially responsible for any claim payments to their employees.

Inflation/Trend Factors - These factors reflect the increasing cost of products and services covered under the plan. Some contributing factors used to calculate the medical and dental rates for the upcoming year are:

- Medical trend has been running at a level significantly higher than the consumer price index
- Increasing utilization of medical and dental services
- Provincial medical plans shifting services to the private sector
- Increasing costs of new prescription drugs entering the market place
- Adjustments to the Dental Provincial Fee Guide

I have reviewed your plan design, current demographics and claims experience. Enclosed are the following

- Renewal Overview
- Claims/Experience Analysis
- Renewal Rate Comparison
- Current Plan Design
- Change in Demographics
- Carrier Renewal Package

F&OF

RENEWAL OVERVIEW

SUMMARY NOTES

- Despite the general aging of the employees and demographic changes, all pooled rates are being held. The number of employees insured under the Life benefit decreased from 45 last year to 44 this year with the loss of 1 male employee.
- Drug claims accounted for 76% of all Medical claims (79% last year) which is much higher than the 46% national trend while claims for Paramedical Services accounted for 19% of total Medical claims (18% last year) which is below the 34% national trend.
- The Top 10 Paid Drugs accounted for 63% of all Drug claims (Top 10 DIN report enclosed).
- Based on the monthly ASO accounting there is a surplus in the account of \$77,603 as of Mar 31, 2024. The period of Apr 1, 2023 to Mar 31, 2024 ended with a surplus of \$44,492.
- After negotiating this renewal, Canada Life agreed to further reduce the original renewal's overall adjustment from a decrease of 14.8% to a decrease of 15.2%.

In summary, the rate adjustments are:

Life	no change
AD&D	no change
Dependent Life	no change
GMA	no change

Extended Health Care - ASO decreases by 11.1% Dental Care - ASO decreases by 28.6%

Overall Original Proposed decreases by 14.8% Overall Negotiated Renewal decreases by 15.2%

ASO Fee Schedule	<u>Current</u>	<u>Renewal</u>
Admin Fee	14.50%	15.00%
Pooling Charge	21.54%	20.83%
Required Float	13,413.00	10,500.00

0 - 24

25 - 29

30 - 34

35 - 39

CHANGE IN LIFE DEMOGRAPHICS

DEMOGRAPHIC SUMMARY

MALE FEMALE OTHER/UN Lives Volume Lives Volume Lives 0 - 24 2 50,000 0 0 0 25 - 29 3 75,000 0 0 0 30 - 34 2 50,000 0 0 0 35 - 39 4 100,000 0 0 0 40 - 44 4 100,000 1 25,000 0 45 - 49 3 75,000 1 25,000 0 50 - 54 10 250,000 0 0 0 55 - 59 6 150,000 3 75,000 0 60 - 64 3 75,000 1 25,000 0	Volume O O O O O O O O O O O O O O O O O O	Lives 1 3 1 4 5 3 11 4	Volume 25,000 75,000 25,000 100,000 125,000 75,000 275,000 100,000	Dives Color Color	Volume 0 0 0 0 25,000 25,000	Lives 0 0 0 0 0 0 0 0 0	NDISCLOSEI Volume 0 0 0 0 0 0 0 0
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45 - 49 3 75,000 1 25,000 0 50 - 54 10 250,000 0 0 0 55 - 59 6 150,000 3 75,000 0	0 0	3 11	75,000 275,000	1 1	25,000 25,000	0	0
50 - 54 10 250,000 0 0 0 55 - 59 6 150,000 3 75,000 0	0	11	275,000	1	25,000		
55 - 59 6 150,000 3 75,000 0	0					0	0
		4	100,000	2			
60 - 64 3 75,000 1 25,000 0	0			_	50,000	0	0
	U	6	150,000	1	25,000	0	0
65 + 1 12,500 0 0 0	0	1	12,500	0	0	0	0
TOTAL 38 937,500 6 150,000 0	0	39	962,500	6	150,000	0	0
DPULATION % 86% 14%	0%	8	37%	1	13%	(0%
DTAL NUMBER OF LIVES	44						
OMBINED AVERAGE AGE	47						
GE VOLUME DISTRIBUTION			■ C	URRENT \	YEAR ■F	Prior yea	ιR

65 +

45 - 49

50 - 54

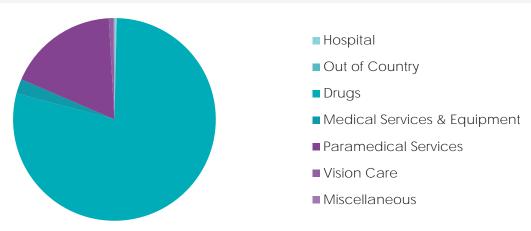
55 - 59

60 - 64

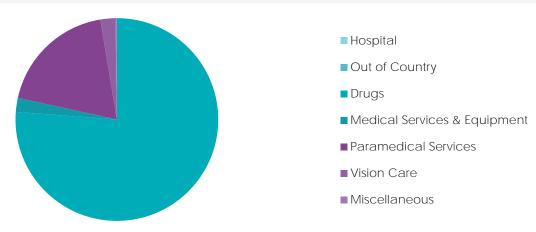
40 - 44

EXTENDED HEALTH CARE - CLAIMS BREAKDOWN BY TYPE OF SERVICE - ASO

Apr 1, 2022 to Mar 31, 2023	AMOUNT PAID	% OF ALL AMOUNT PAID	NATIONAL TREND
Hospital	\$250.00	0%	1%
Out of Country	\$0.00	0%	1%
Drugs	\$53,175.00	79%	46%
Medical Services & Equipment	\$1,581.00	2%	12%
Paramedical Services	\$11,913.00	18%	34%
Vision Care	\$511.00	1%	6%
Miscellaneous	\$90.00	0%	0%
TOTAL	\$67,520.00	100%	



Apr 1, 2023 to Mar 31, 2024	AMOUNT PAID	% OF ALL AMOUNT PAID	NATIONAL TREND
Hospital	\$0.00	0%	1%
Out of Country	\$0.00	0%	1%
Drugs	\$36,772.00	76%	46%
Medical Services & Equipment	\$1,080.00	2%	12%
Paramedical Services	\$9,144.00	19%	34%
Vision Care	\$1,160.00	2%	6%
Miscellaneous	\$105.00	0%	0%
TOTAL	\$48,261.00	100%	



EXTENDED HEALTH CARE - PARAMEDICAL BREAKDOWN

Apr 1, 2022 to Mar 31, 2023

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PARAMEDICAL SERVICE	AMOUNT PAID	% OF ALL HEALTH CLAIMS	% OF ALL PARAMEDICAL CLAIMS
Acupuncturist	\$716.00	1%	6%
Chiropractor	\$1,743.00	3%	15%
Massage Therapist	\$2,856.00	4%	24%
Naturopath	\$387.00	1%	3%
Physiotherapist	\$5,184.00	8%	44%
Podiatrist/Chiropodist	\$115.00	0%	1%
Psychologist	\$352.00	1%	3%
Athletic Therapist	\$560.00	1%	5%
PORTION OF TOTAL EHC CLAIMS	\$11,913.00	18%	100%



Apr 1, 2023 to Mar 31, 2024

PARAMEDICAL SERVICE	AMOUNT PAID	% OF ALL HEALTH CLAIMS	% OF ALL PARAMEDICAL CLAIMS
Acupuncturist	\$1,704.00	4%	19%
Chiropractor	\$1,303.00	3%	14%
Massage Therapist	\$3,210.00	7%	35%
Naturopath	\$454.00	1%	5%
Physiotherapist	\$2,196.00	5%	24%
Podiatrist/Chiropodist	\$128.00	0%	1%
Psychologist	\$148.00	0%	2%
Athletic Therapist	\$0.00	0%	0%
PORTION OF TOTAL EHC CLAIMS	\$9,143.00	19%	100%

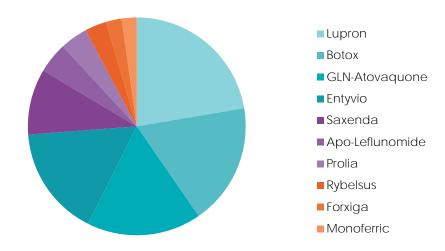


TOP 10 PAID DRUGS BY DRUG IDENTIFICATION NUMBER (DIN)

Apr 1, 2023 to Mar 31, 2024

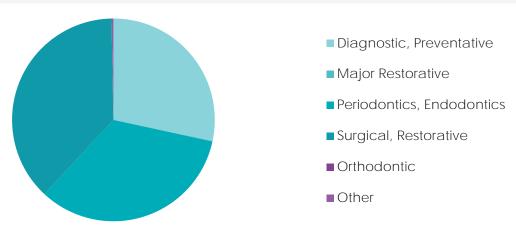
DRUG NAME	TREATMENT	# OF PAID CLAIMS	AMOUNT PAID	% OF ALL DRUG CLAIMS
1 Lupron	Cancer	4	\$5,162	14%
2 Botox	Muscle Relaxants	5	\$4,170	11%
3 GLN-Atovaquone	Antibiotics/Anti-infectives	5	\$3,925	11%
4 Entyvio	Gastrointestinal	1	\$3,793	10%
5 Saxenda	Diabetes	5	\$2,256	6%
6 Apo-Leflunomide	Rheumatoid Arthritis	8	\$1,056	3%
7 Prolia	Bone Metabolism	2	\$941	3%
8 Rybelsus	Diabetes	1	\$746	2%
9 Forxiga	Diabetes	13	\$541	1%
10 Monoferric	Blood Formation	2	\$515	1%
		46	\$23,105	63%

Duplicate drugs are the result of different strengths/dosages

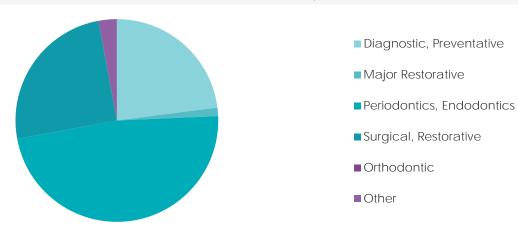


DENTAL CARE - CLAIMS BREAKDOWN BY TYPE OF SERVICE - ASO

Apr 1, 2022 to Mar 31, 2023	AMOUNT PAID	% OF ALL AMOUNT PAID	NATIONAL TREND
Diagnostic, Preventative	\$10,974.00	28%	17%
Major Restorative	\$36.00	0%	9%
Periodontics, Endodontics	\$12,982.00	34%	7%
Surgical, Restorative	\$14,625.00	38%	65%
Orthodontic	\$0.00	0%	2%
Other	\$119.00	0%	0%
TOTAL	\$38,736.00	100%	



Apr 1, 2023 to Mar 31, 2024	AMOUNT PAID	% OF ALL AMOUNT PAID	NATIONAL TREND
Diagnostic, Preventative	\$8,382.00	23%	17%
Major Restorative	\$490.00	1%	9%
Periodontics, Endodontics	\$17,431.00	48%	7%
Surgical, Restorative	\$9,117.00	25%	65%
Orthodontic	\$0.00	0%	2%
Other	\$1,065.00	3%	0%
TOTAL	\$36,485.00	100%	



RENEWAL RATE COMPARISON

August 1, 2024

Presented by: Tyler Kropman - Kropman Group

CANADA LIFE RENEWAL VOLUMES USED

			PRE-RENEWAL		ORIGINAL		NEGOTIATED	
			RATES		PROPOSED		RENEWAL	
Benefits	Volume	Unit	Monthly	Unit	Monthly	Unit	Monthly	%
		Rate	Premium	Rate	Premium	Rate	Premium	Change
Life	1,087,500	0.620	674.25	0.640	696.00	0.620	674.25	0.0%
AD&D	1,087,500	0.050	54.38	0.050	54.38	0.050	54.38	0.0%
Dependent Life	29	2.910	84.39	3.000	87.00	2.910	84.39	0.0%
GMA - Single	15	6.470	97.05	6.920	103.80	6.470	97.05	0.0%
GMA - Family	30	11.090	332.70	11.920	357.60	11.090	332.70	0.0%
Sub-total - Pooled Bene	efits		1,242.77		1,298.78		1,242.77	
Health-ASO								
Single	15	16.02	240.30	14.24	213.54	14.24	213.54	-11.1%
Family	30	45.48	1,364.40	40.42	1,212.48	40.42	1,212.48	-11.1%
Drugs-ASO								
Single	15	71.24	1,068.60	63.31	949.62	63.31	949.62	-11.1%
Family	30	190.21	5,706.30	169.03	5,070.94	169.03	5,070.94	-11.1%
Vision-ASO								
Single	15	1.70	25.50	1.51	22.66	1.51	22.66	-11.1%
Family	30	4.56	136.80	4.05	121.57	4.05	121.57	-11.1%
EHC - Total - ASO								
Single	15	88.96	1,334.40	79.05	1,185.82	79.05	1,185.82	-11.1%
Family	30	240.25	7,207.50	213.50	6,404.98	213.50	6,404.98	-11.1%
Dental - ASO								
Single	15	46.66	699.90	33.30	499.55	33.30	499.55	-28.6%
Family	30	111.14	3,334.20	79.32	2,379.74	79.32	2,379.74	-28.6%
Sub-total - ASO Benefits			12,576.00		10,470.11		10,470.11	
TOTAL MONTHLY PREM			\$13,818.77		\$11,768.89		\$11,712.88	
% Difference Monthly*					-14.8%		-15.2%	
\$ Difference Monthly*					-\$2,049.87		-\$2,105.88	
Rate Guarantee					12 Months		12 Months	

^{*}Applicable taxes not included. If your plan does not remain in force for the renewal period, original rates may be applied.

FINANCIAL POSITION

August 1, 2024

Presented by: Tyler Kropman - Kropman Group

ASO BENEFITS - EXTENDED HEALTH CARE AND DENTAL

	Starting	Total	Claims	Retention	Pooling	Taxes	Surplus/	End
	Balance	Deposits			Premium		(Deficit)	Balance
Apr 1, 2023 to Mar 31, 2024	33,111	161,238	84,744	11,151	10,322	10,529	44,492	77,603

MARKETING RESULTS

Presented	by	Kropmai	n Group
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	CURRENT PLAN													
CARRIER				CANADA LIFE ASO			CANADA LIFE		CANADA LIFE FULLY INSURED		CANADA LIFE FULLY INSURED		CANADA LIFE FULLY INSURED	
		PRE-RENE	WAL RATES	RENE	WAL RATES	FULLY-INSURED PLAN			OPTION 1		OPTION 2		OPTION 3	
Benefits	Volume	Unit Rate	Monthly	Unit Rate	Monthly	Unit Rate	Monthly	Volume			Unit Rate	Monthly	Unit Rate	Monthly
			Premium		Premium		Premium					Premium		Premium
Basic Life	1,087,500	0.620	674.25	0.620	674.25	0.550	598.13	1,087,500	0.570	619.88	0.570	619.88	0.620	674.25
AD&D	1,087,500	0.050	54.38	0.050	54.38	0.050	54.38	1,087,500	0.050	54.38	0.050	54.38	0.050	54.38
Dep. Life	29	2.910	84.39	2.910	84.39	2.420	70.18	29	2.500	72.50	2.500	72.50	2.910	84.39
GMA - Single	15	6.470	97.05	6.470	97.05	6.470	97.05	15	6.470	97.05	6.470	97.05	6.470	97.050
GMA - Family	30	11.090	332.70	11.090	332.70	11.090	332.70	30	11.090	332.70	11.090	332.70	11.090	332.70
Critical Illness	450,000	Not Inc	luded	Not Inc	cluded	Not Inc	luded	450,000	Not Inc	luded	Not Included		1.190	535.50
Sub-total - Pooled Coverage			1,242.77		1,242.77		1,152.43			1,176.50		1,176.50		1,778.27
Health ASO														
Single	15	88.96	1334.40	79.05	1185.75	74.16	1112.40	15	55.61	834.15	55.61	834.15		
Family	30	240.25	7207.50	213.50	6405.00	195.30	5859.00	30	145.19	4355.70	145.19	4355.70	Not In	cluded
Dental ASO													NOU	ciuded
Single	15	46.66	699.90	33.30	499.50	47.50	712.50	15	47.50	712.50	Not Included			
Family	30	111.14	3334.20	79.32	2379.60	113.13	3393.90	30	113.13	3393.90	Not included			
Sub-total - Experience Rated Benefits			12,576.00	6.00 10,469.85			11,077.80			9296.25		5,189.85		0.00
TOTAL MONTHLY PREMIUM*		\$	13,818.77	7 \$11,712.62		\$12,230.23			\$10,472.75		\$6,366.35			\$1,778.27
Healthcare Spending Account														
Employees - Single Coverage	15	Not Inc	luded	Not Inc	luded	Not Inc	luded	15	20.83	312.50	62.50	937.50	125.00	1875.00
Employees - Family Coverage	30							30	33.33	1,000.00	125.00	3750.00	208.33	6250.00
Catasrophic Coverage	45							45	Not Inc	luded	Not Inc	luded	10.00	450.00
Admin Fee - 10%										131.25		468.75		857.50
Sub-total - MyHSA Budget										1,575.00		5,156.25		9,432.50
TOTAL MONTHLY PREMIUM	 *	\$	13,818.77	\$	11,712.62	\$	12,230.23		\$	12,047.75	\$	11,522.60		\$11,210.77
Pre-Renewal % Difference Monthly*				-15.2%		-11%			-12.8%		-16.6%		-18.9%	
Pre-Renewal \$ Difference Monthly*				-\$2,106.15		-\$1,588.54			-\$1,771.02		-\$2,296.17		-\$2,608.00	
Renewal % Difference Monthly*							4%			2.9%		-1.6%		-4.3%
Renewal \$ Difference Monthly*							\$517.62			\$335.14		-\$190.02		-\$501.85
Rate Guarantee			12 Months		12 Months		12 Months			12 Months		12 Months		12 months

^{*}Applicable taxes not included

HEALTHCARE SPENDING ACCOUNT

ALTERNATE NOTES

Option 1: HEALTH CARE

Fully Insured Plan with Canada Life, minimizing risk for Buskro Ltd.

Drugs: 100% reimbursement, unlimited maximum

EHC:

100% semi-private Hospital, as per current plan design

100% emergency travel coverage, 5 million lifetime coverage, as per current plan design

50% reimbursement for all other extended healthcare coverage

Remove: vision care and paramedical services

Dental: 80% reimbursement, \$1,500 yearly maximum, as per current plan

Add: Employees with single coverage - \$250/annually; employees with family coverage - \$400/annually

Option 2:

DENTAL

HEALTH CARE Fully Insured Plan with Canada Life, minimizing risk for Buskro Ltd.

Drugs: 100% reimbursement, unlimited maximum

EHC:

100% semi-private Hospital, as per current plan design

100% emergency travel coverage, 5 million lifetime coverage, as per current plan design

50% reimbursement for all other extended healthcare coverage

Remove: vision care and paramedical services

Remove: I full benefit

HEALTHCARE SPENDING ACCOUNT

Add: Employees with single coverage - \$750/annually; employees with family coverage - \$1500/annually

Option 3:

DENTAL

CRITICAL ILLNESS Add: benefits @ flat \$10,000, enhanced illnesses, to age 65

HEALTH CARE Remove: full benefit
DENTAL Remove: full benefit

HEALTHCARE SPENDING ACCOUNT

Add: Employees with single coverage - \$1500/annually; employees with family coverage - \$2500/annually

Catastrophic Coverage - Overview of coverage attached.

My group benefit plan





BUSKRO LTD.

Benefit Summary

This summary must be read together with the benefits described in this booklet.

Employee Basic Life Insurance \$25,000, reducing by 50% at

age 65

Dependent Basic Life Insurance

Spouse \$5,000 Child \$2,500

Optional Life Insurance Available in \$10,000 units to

a maximum of \$500,000, for you or your spouse, subject to approval of evidence of

insurability

If you are covered under this plan as both an employee and a spouse, you are limited to the \$500,000 maximum

Employee Accidental Death, Dismemberment and Specific Loss (Principal Sum)

SS (Principal Sum)

An amount equal to your Basic Life Insurance

Healthcare

Covered expenses will not exceed customary charges

Deductibles

In-Canada Prescription

Drug Expenses An amount equal to the

dispensing fee portion of the

drug charge

All Other Expenses Nil

Reimbursement Levels

Medical Travel,

In-Canada Hospital,

In-Canada Prescription Drugs, Global Medical Assistance

and Visioncare Expenses 100%

Out-of-Country Expenses

- Emergency Care 100% - Non-Emergency Care 50% All Other Expenses 80%

Basic Expense Maximums

Hospital Semi-private room

Home Nursing Care \$10,000 for a maximum of 12

months per condition

Medical Travel in Canada \$2,000 lifetime

In-Canada Prescription Drugs Included

Vaccines\$100 each policy yearHearing Aids\$700 every 5 yearsCustom-fitted Orthopedic Shoes\$200 each policy yearCustom-made Foot Orthotics\$400 each policy year

Myoelectric Arms \$10,000 per prosthesis
External Breast Prosthesis 1 every 12 months

Surgical Brassieres 2 every 12 months

Mechanical or Hydraulic Patient

Lifters \$2,000 per lifter once every 5

years

Outdoor Wheelchair Ramps 1 in a lifetime to a maximum

of \$2,000

1 every 4 years

\$700 lifetime

\$4,000 each policy year

Blood-glucose Monitoring Machines Continuous Glucose Monitoring

Machines Including Sensors

Machines Including Sensors and Transmitters

Transcutaneous Nerve Stimulators

Extremity Pumps for Lymphedema 1 in a lifetime to a maximum

of \$1,500

Wigs for Cancer Patients \$200 lifetime

Paramedical Expense Maximums

Acupuncturists \$500 each policy year \$500 each policy year Chiropractors Dieticians \$500 each policy year Massage Therapists \$500 each policy year **Naturopaths** \$500 each policy year Osteopaths \$500 each policy year Physiotherapists \$500 each policy year **Podiatrists** \$500 each policy year Psychologists/Social Workers \$500 combined each policy

year

Speech Therapists \$500 each policy year

Visioncare Expense Maximums

Eye Examinations
- dependent children

under age 19 1 every 12 months to a

maximum of \$100 every 12

months

- all others 1 every 24 months to a

maximum of \$100 every 24

months

Out-of-Country Care Maximums

- Emergency Expenses \$5,000,000 lifetime - Non-Emergency Expenses \$50,000 lifetime

Lifetime Healthcare Maximum Unlimited

Dentalcare

Covered expenses will not exceed customary charges

Payment Basis The dental fee guide in effect

on the date treatment is rendered for the province in which treatment is rendered

Deductible Nil

Reimbursement Levels

Basic Coverage 80% Accidental Dental Injury Coverage 100%

Plan Maximums

Accidental Dental Injury Treatment Unlimited

All Other Treatment \$1,500 combined each policy

year

A Policy Year runs from April 1st - March 31st.

My group benefit plan





ANWER TECH INC.

Benefit Summary

This summary must be read together with the benefits described in this booklet.

Employee Basic Life Insurance \$25,000, reducing by 50% at

age 65

Dependent Basic Life Insurance

Spouse \$5,000 Child \$2,500

Optional Life Insurance Available in \$10,000 units to

a maximum of \$500,000, for you or your spouse, subject to approval of evidence of

insurability

If you are covered under this plan as both an employee and a spouse, you are limited to the \$500,000 maximum

Employee Accidental Death, Dismemberment and Specific Loss (Principal Sum)

Loss (Principal Sum)

An amount equal to your Basic Life Insurance

Healthcare

Covered expenses will not exceed customary charges

Deductibles

In-Canada Prescription

Drug Expenses An amount equal to the

dispensing fee portion of the

drug charge

All Other Expenses Nil

Reimbursement Levels

Medical Travel,

In-Canada Hospital,

In-Canada Prescription Drugs, Global Medical Assistance

and Visioncare Expenses 100%

Out-of-Country Expenses

- Emergency Care 100% - Non-Emergency Care 50% All Other Expenses 80%

Basic Expense Maximums

Hospital Semi-private room

Home Nursing Care \$10,000 for a maximum of 12

months per condition

Medical Travel in Canada \$2,000 lifetime

In-Canada Prescription Drugs Included

Vaccines\$100 each policy yearHearing Aids\$700 every 5 yearsCustom-fitted Orthopedic Shoes\$200 each policy yearCustom-made Foot Orthotics\$400 each policy year

Myoelectric Arms \$10,000 per prosthesis
External Breast Prosthesis 1 every 12 months
Surgical Brassieres 2 every 12 months

Mechanical or Hydraulic Patient

Lifters \$2,000 per lifter once every 5

vears

Outdoor Wheelchair Ramps 1 in a lifetime to a maximum

of \$2,000

1 every 4 years

\$700 lifetime

\$4,000 each policy year

Blood-glucose Monitoring Machines Continuous Glucose Monitoring

Machines Including Sensors

and Transmitters

Transcutaneous Nerve Stimulators

Extremity Pumps for Lymphedema 1 in a lifetime to a maximum

of \$1,500 Wigs for Cancer Patients \$200 lifetime

Paramedical Expense Maximums

Acupuncturists \$500 each policy year \$500 each policy year Chiropractors

Dieticians \$500 each policy year Massage Therapists \$500 each policy year **Naturopaths** \$500 each policy year Osteopaths \$500 each policy year Physiotherapists \$500 each policy year **Podiatrists** \$500 each policy year Psychologists/Social Workers \$500 combined each policy

year

Speech Therapists \$500 each policy year

Visioncare Expense Maximums

Eye Examinations
- dependent children

under age 19 1 every 12 months to a

maximum of \$100 every 12

months

- all others 1 every 24 months to a

maximum of \$100 every 24

months

Out-of-Country Care Maximums

- Emergency Expenses \$5,000,000 lifetime - Non-Emergency Expenses \$50,000 lifetime

Lifetime Healthcare Maximum Unlimited

Dentalcare

Covered expenses will not exceed customary charges

Payment Basis The dental fee guide in effect

on the date treatment is rendered for the province in which treatment is rendered

Deductible Nil

Reimbursement Levels

Basic Coverage 80% Accidental Dental Injury Coverage 100%

Plan Maximums

Accidental Dental Injury Treatment Unlimited

All Other Treatment \$1,500 combined each

calendar year

A Policy Year runs from April 1st - March 31st.