

Employee Benefits Plan Summary Effective October 1st, 2022

Life Insurance

Benefit Amount	<ul style="list-style-type: none"> Benefit covers you for one time your annual earnings, up to a maximum of \$500,000. This benefit is payable to your named beneficiary tax free upon your death. Any coverage amounts in excess of \$100,000 requires medical underwriting and approval.
Reduction	<ul style="list-style-type: none"> Coverage reduces by 50% at age 65
Termination	<ul style="list-style-type: none"> Age 70 or earlier retirement

Accidental Death & Dismemberment (AD&D)

Benefit Amount	<ul style="list-style-type: none"> This benefit amount is equal to the Life Insurance benefit. Accident benefit that causes loss of or loss of use of limbs, site, hearing etc. – benefits coverage is dependent on the extend of the injury – refer to the booklet for details
Reduction/Termination	<ul style="list-style-type: none"> Coverage matches Life Insurance

Dependent Life Insurance

Benefit Amount	<ul style="list-style-type: none"> Coverage amounts are \$10,000 spousal life insurance and \$5,000 for each dependent child payable to you upon their death.
Termination	<ul style="list-style-type: none"> Age 70 or earlier retirement

Long Term Disability Insurance

Benefit Details	<ul style="list-style-type: none"> Benefit pays you 67% of the first \$3,000 of monthly earnings plus 55% of any remaining monthly earnings, in the event you become disabled, to a maximum of \$8,000. Any eligible benefit amount in excess of \$3,000 requires medical underwriting and approval. Benefits are payable following 112 days of total disability up to age 65.
Tax Status	<ul style="list-style-type: none"> Any benefit amounts received are non-taxable.
Termination	<ul style="list-style-type: none"> Age 65 or earlier retirement

Extended Health Care

Deductible	<ul style="list-style-type: none"> Not applicable
Reimbursement	<ul style="list-style-type: none"> All Eligible In-Province Expenses: 80% Out-of-Province/Country Emergency: 100%
Prescription Drug Coverage	<ul style="list-style-type: none"> Mandatory Generic (lowest cost alternative) Pharmacy Pay Direct Drug Card Included
Hospital Coverage	<ul style="list-style-type: none"> Semi-Private or Private Room in a Public General Hospital
Licensed Paramedical Practitioners	<ul style="list-style-type: none"> \$500 per person, per calendar year, per practitioner type listed below Acupuncturist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/Social Worker/Counselor, Speech Therapist
Orthotics	<ul style="list-style-type: none"> \$300 per 2 calendar years for adults/\$300 per calendar year for children
Orthopaedic Shoes	<ul style="list-style-type: none"> \$500 per calendar year for adults/\$300 per calendar year for children
Hearing Aids	<ul style="list-style-type: none"> \$500 in a 5-calendar year period
Eye Exams	<ul style="list-style-type: none"> \$75 every 2 calendar years
Vision Care	<ul style="list-style-type: none"> \$250 every 24 months (i.e., prescription glasses, contacts, etc.)
Emergency Medical coverage Outside the Province of Residence/Country	<ul style="list-style-type: none"> \$5,000,000 Lifetime Maximum (60 days per trip limitation)
Termination	<ul style="list-style-type: none"> At age 85 or upon earlier retirement

Dental Care

Deductible	<ul style="list-style-type: none"> Not applicable
Basic /Preventative Care Services	<ul style="list-style-type: none"> 80% Coverage (cleaning, fillings, x-rays, endodontics, periodontics)
Major Services	<ul style="list-style-type: none"> 50% Coverage (crowns, bridgework, dentures, etc.)
Dental Recall Exams	<ul style="list-style-type: none"> 2 per calendar year
Overall Maximum	<ul style="list-style-type: none"> \$2,000 combined maximum (Basic/Major services) per person, per calendar year
Termination	<ul style="list-style-type: none"> At age 85 or upon earlier retirement

Employee & Family Assistance Program – Homewood Health

Benefit Details	<ul style="list-style-type: none"> The Employee and Family Assistance Program provides employees, spouses and dependent children with quick, direct access to confidential, professional counseling to help deal with work, personal and family related problems. The plan offers 24 hour, 7 days a week, toll-free telephone access for crisis counseling, risk assessment and matching to appropriate services. Limit of 3 sessions per event.
How to access this service	<ul style="list-style-type: none"> By Phone: 1-844-PBC-EFAP Online: www.pbc-efap.ca

Retirement Savings Plan

Benefit Details	<ul style="list-style-type: none"> Your contribution will be matched by the company, up to 3% of your earnings
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