

Benefit Summary

This Benefit Summary forms part of this booklet and should be read with the information in the rest of this booklet. Please see the related benefit sections for more detailed information and any conditions, limitations or exclusions that could apply to your plan.

The booklet is a summary of your group contract. If there are discrepancies between the group contract and the information in this booklet, the group contract will take priority as permitted by law.

Teladoc Medical Experts and myStrength

Teladoc Medical Experts	<p>Teladoc Medical Experts services can help you make medical decisions with confidence. Whether you're dealing with a chronic condition, questioning surgery or facing a life-threatening illness, Teladoc Medical Experts services can guide you in the right direction with the following services:</p> <ul style="list-style-type: none"> • Expert Medical Opinion • Personal Health Navigator • Find a Doctor / Care Finder
Teladoc myStrength	<p>myStrength is a flexible and comprehensive digital mental health program with proven tools to help you manage stress, depression, sleep quality, and more. Teladoc myStrength can guide you with the following:</p> <ul style="list-style-type: none"> • Personalized plan - myStrength will create a plan designed just for you, based on your needs and goals. • Recommended digital content and resources - An in-app coach can help you navigate self-guided activities and tools. • In-the-moment tools - Calm yourself down, shift your thinking, get inspired and feel more hopeful.
Termination	<p>These benefits terminate on the Plan Anniversary Date following the Certificate holder's 75th birthday.</p>

Employee Life Insurance (Option: LVA)

Benefit	<p>Level benefit of \$25,000 for Managers and Employees, providing 24-hour coverage of death at any time or place, from any cause.</p>
Living Benefit	<p>Disabled individuals suffering from a terminal illness may be eligible for payment of a Living Benefit equal to the lesser of \$25,000 or 50% of their Life Benefit.</p>
Reduction	<p>Coverage will reduce at age 65 to 25% of the face value.</p>
Termination	<p>Insurance will terminate on the Plan Anniversary Date following your 75th birthday.</p>

Accidental Death & Dismemberment (Option: LVA)

Benefit	<p>Level benefit of \$25,000 for Managers and Employees.</p>
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Accidental Dismemberment	<p>A benefit is paid if you suffer a loss (or use) of limb and/or sight as listed below:</p> <ul style="list-style-type: none"> • 200% of Principal Sum for: Paraplegia, Quadriplegia, Hemiplegia • 100% of Principal Sum for loss of: Life, Both hands or feet or entire sight of both eyes, One hand and one foot, One hand and entire sight of one eye, One foot and entire sight of one eye, Speech and/or hearing, Use of both arms or both hands, One arm or one leg or use thereof, Use of one hand or one foot • 50% of Principal Sum for loss of: Hearing in one ear • 33% of Principal Sum for loss of: Thumb and index finger of one hand or four fingers of one hand • 25% of Principal Sum for loss of: All toes of one foot
Additional Provisions	<p>You may also be entitled to additional benefits including:</p> <ul style="list-style-type: none"> • Day Care Benefit • Education costs for Dependent Children (up to \$10,000/year) • Home Alteration and Vehicle Modification • In Hospital Benefit (up to \$2,500/month) • Psychological Therapy (up to \$5,000) • Rehabilitation costs for re-training (up to \$15,000) • Repatriation costs (up to \$15,000) • Seat Belt Benefit (an additional 10% of the principal sum) • Spousal Education Benefit (up to \$15,000)
Reduction	Coverage will reduce at age 65 to 25% of the face value.
Termination	This benefit terminates on the Plan Anniversary Date following your 75 th birthday.

Long Term Disability (Option: L5)

Benefit	<p>Plans with 100% employee-paid premiums pay non-taxable monthly benefits equal to 67% of the first \$2,000 of monthly earnings, and 50% of any balance.</p> <p>Plans with any employer-paid premium pay taxable monthly benefits based on 66^{2/3%} of monthly earnings.</p> <p>All benefits are rounded to the next \$50 to a maximum of \$8,000.</p>
No Evidence Maximum	\$4,300
Benefit Period	From the 121 st day of a disability up to age 65.
Definition Of Disability	<p>You are considered to be totally disabled if you are unable, as a result of an illness or injury, to perform any occupation for which you are or may reasonably become qualified based on your training, education or experience.</p> <p>No benefits are payable for partial disabilities.</p>

Pre-Existing Condition	Benefits are not payable for any disability which begins within your first 12 months of coverage, if that disability is due to a pre-existing condition. That is, any condition for which you were treated or attended by a physician or were prescribed drugs that were taken during the 3 month period immediately prior to the effective date of coverage.
Offsets	LTD benefits are reduced (offset) by any amount payable to you because of the disability from Workers' Compensation, the Canada Pension Plan, the Quebec Pension Plan and any other similar legislated program. The benefits you receive as a result of your disability should be in proportion to your normal earnings. As such, benefits are limited to 85% of your gross monthly earnings if your monthly income under this benefit is to be included in determining your income tax, or 85% of your take-home pay if your monthly income under this benefit is to be excluded in determining your income tax.
Termination	Coverage terminates on the earliest of the date your employment ends or your 65 th birthday.

Extended Health (Option: V86)

Reimbursement	80% coverage of prescription drugs* listed on the ASSURE National Formulary 50% coverage of prescription drugs* NOT listed on the ASSURE National Formulary 100% coverage of all other eligible benefits *Drugs will be covered at an additional 10% when filled through PocketPills. Applicable to plans with less than 100% drug coinsurance. Due to provincial legislation, the 10% additional coinsurance is not available in Quebec. Restrictions on certain types of drugs may apply.
Coverage	There is no overall maximum though specific benefits may have annual or lifetime limits.
<i>Prescription Drugs</i>	Up to \$2,500 per person per calendar year . Fertility drugs; smoking cessation aids; erectile dysfunction drugs/items; travel vaccines; and drugs, injections or products for treatment of obesity are not covered. The plan substitutes generic equivalents whenever possible. (In Quebec, prescription drug coverage will meet provincial plan requirements) Prescription drug purchases are processed at the pharmacy using the ASSURE card.

<p><i>Paramedical services</i></p>	<p>Up to \$300 per specialty per person per calendar year for the following paramedical specialists:</p> <ul style="list-style-type: none"> • acupuncturists • audiologists • chiropractors • clinical dieticians • massage therapists/Registered Kinesiotherapists (RKT)/Kinesiologists • naturopaths • osteopaths • physiotherapists • podiatrists/chiropractors <p>Up to \$600 per specialty per person per calendar year for the following paramedical specialists:</p> <ul style="list-style-type: none"> • psychologists/social workers/Registered Clinical Counsellor (RCC)/Canadian Certified Counsellor (CCC)/Psychotherapist • speech therapists
<p><i>Vision Care</i></p>	<p>Maximum benefit is \$200 per person. The maximum applies to any 24 month period for adults, and any 12 month period for children.</p>
<p><i>Eye exams</i></p>	<p>Up to \$75 per adult every 24 months; \$75 per child every 12 months.</p>
<p><i>Hospital</i></p>	<p>Semi-private / convalescent hospital.</p>
<p><i>Nursing care</i></p>	<p>Up to \$25,000 per person every 24 months.</p>
<p><i>Hearing aids</i></p>	<p>Up to \$500 per person every 48 months.</p>
<p><i>Ambulance</i></p>	<p>Transport as a result of emergency or in-patient treatment - ground: unlimited / air: \$4,000 per calendar year.</p>
<p><i>Dental Accidents</i></p>	<p>Dental repairs as a result of an accident while insured - up to \$2,000 per person per calendar year.</p>
<p><i>Other services and equipment</i></p>	<p>Medical Equipment, up to a combined maximum of \$2,000* per year (some items may have annual, lifetime or other limits), including:</p> <ul style="list-style-type: none"> • wheelchairs, hospital beds, • respirators, oxygen (including CPAP and sleep apnea appliances), • breast prosthesis, artificial limbs, eyes, • braces for limb truss, walking aids, wigs as a result of chemotherapy • diabetic, colostomy and ileostomy supplies. <p><i>*rental, purchase or repair of a wheelchair; rental or purchase of a hospital bed or respirator and oxygen to a lifetime maximum of \$1,000 each (at the discretion of the Insurance Company)</i></p> <p>Orthotics up to \$200 per person per calendar year.</p> <p>Orthopaedic shoes (custom designed) up to \$225 per person per calendar year.</p>
<p><i>Medical Travel Benefit</i></p>	<p>Travel costs for medically necessary treatments, up to \$750 per person every 24 months.</p>

<i>Medical Emergency Assistance / Travel Health Benefits</i>	<p>24 hour emergency assistance finding medical help abroad, including emergency medical payments and evacuation, where required. Hospital and physician charges for emergency treatment outside Canada. The Plan covers the first number of days of a trip based on the age of the certificate holder, as follows:</p> <ul style="list-style-type: none"> • up to age 65 - 180 days; • age 65 to 69 - 90 days; • age 70 to 74 - 60 days; and • age 75 to 80 - 30 days.
Survivor Benefit	24-month Survivor Benefit for a deceased employee's insured spouse and dependents.
Teladoc Telemedicine	Your Extended Health Care benefit under Chambers Plan includes free access for you and your insured dependents to Teladoc® Telemedicine – a global service providing convenient access to high-quality care to millions of people in more than 130 countries. Teladoc telemedicine service allows you to consult with a physician about non-urgent medical matters by video conference or by phone, from wherever you are in Canada or the United States, 24 hours a day, 365 days a year. During your visit, you can receive a diagnosis, treatment recommendations, and even be prescribed medication when necessary.
Teladoc Mental Health Navigator	Teladoc's Mental Health Navigator includes free access for you and your insured dependents to Mental Health Navigator. The program offers guidance and navigation to members with a mental health condition seeking an expert opinion on an existing diagnosis and treatment. You are supported every step of the way by your personal navigator and expert mental health professionals including Canadian psychiatrists and psychologists. You will be provided an assessment of your diagnosis and recommended an appropriate treatment plan.
Termination	All health benefits will cease on the day following the day last worked, but no later than the Anniversary Date following your 80 th birthday.

Dental (Option: D8)

Reimbursement	80% coverage of Basic, Endodontic and Periodontal services
Deductible	\$25 single / \$50 family calendar year deductible.
Fee Guide	Benefits are based on your Province's current Dental Fee Guide.
Maximums	\$1,500 maximum per person per calendar year (plans for 1 & 2 person firms have a \$2,500 per calendar year family maximum).

Coverage	<p>Basic services covered:</p> <ul style="list-style-type: none"> • Recall Exams (Check-up) - 2 times (anytime) within the calendar year • Complete Exams (Dental history) - once every 36 months • Tests, lab exams, treatment planning • Fluoride treatments - 2 times (anytime) within the calendar year • Polishing - 2 units (anytime) within the calendar year • Scaling - reasonable and customary (up to 12 units per calendar year) • X-rays including 1 full mouth series and panoramic film every 24 months • Consultations / Pit and fissure sealants • Bitewings - reasonable and customary • Space maintainers for children • Fillings (nonbonded, composite, acrylic & silicate) • Extractions of impacted teeth and simple extractions • Oral surgery • General anaesthesia (if performed in conjunction with oral surgery) • Relining and rebasing of dentures • Repairs to dentures / fixed bridgework • Oral Hygiene Instruction is not covered under the Plan <p>Endodontic and Periodontal services covered:</p> <ul style="list-style-type: none"> • Treatment of disease of the pulp chamber and canals of the teeth (root canals, pulpectomy) • Treatment of the gums and bones supporting teeth (periodontic surgery & appliances) • Major scaling – reasonable and customary (up to 12 units per calendar year, combined with basic scaling)
Survivor Benefit	<p>24-month Survivor Benefit for a deceased employee's insured spouse and dependents.</p>
Termination	<p>All dental benefits will cease on the day following the last day worked, but no later than the Anniversary Date following your 80th birthday.</p>

Arive Employee Assistance Program (Option: A1)

Benefit	<p>The Employee Assistance Program (EAP) provides up to a total of 12 hours of in person, video or telephone counselling per Certificate holder per year, per family unit to address issues like:</p> <ul style="list-style-type: none"> • Personal and relationship counselling • Work-related challenges • Addiction or dependency concerns • Family challenges <p>Telephone consultation is also available for assistance with:</p> <ul style="list-style-type: none"> • Legal issues and financial concerns (to a maximum of three hours each, per family unit, per calendar year) • Nutritional guidance • Eldercare issues • Childcare navigation support
Termination	This benefit terminates on the Plan Anniversary Date following the Certificate holder's 75 th birthday.

Critical Illness (Option: C11)

Benefit	A lump sum benefit of \$30,000 is paid in the event you are afflicted with a critical illness as defined in this policy while coverage is in force.
Covered Critical Illness Conditions	The following critical illness conditions are covered for employees under this policy: Alzheimer's Disease, Aortic Surgery, Aplastic Anemia, Bacterial Meningitis, Benign Brain Tumour, Blindness, Coma, Coronary Artery Bypass Surgery, Deafness, Dilated Cardiomyopathy, Fulminant Viral Hepatitis, Heart Attack, Heart Valve Replacement, Kidney Failure, Life-Threatening Cancer, Liver Failure of Advanced Stage, Loss of Independent Existence, Loss of Limbs, Loss of Speech, Major Organ Failure on Waiting List, Major Organ Transplant, Motor Neuron Disease, Multiple Sclerosis, Muscular Dystrophy, Occupational HIV, Paralysis, Parkinson's Disease, Primary Pulmonary Hypertension, Progressive Systemic Sclerosis, Severe Burns, Stroke.
Pre-existing Conditions	<p>No Critical Illness benefit shall be payable if 24 months immediately prior to the Insured Persons' effective date the Insured Person was attended to or received medical treatment, consultation, care or services by a Physician, including diagnostic measure for any symptom or medical problem which leads to a diagnosis of or treatment for a critical illness condition.</p> <p>Benefits are not payable as a result of any pre-existing critical illness condition unless the diagnosis of the critical illness condition occurs later than 24 consecutive months from the Insured Persons effective date or date of most recent Reinstatement of coverage under this policy.</p>
Termination	This benefit terminates on the Plan Anniversary following the Certificate holder's 70 th birthday.