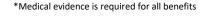
1-2 Person Firms* Please Note: Entire firm has to choose the same option for all employees **Bronze** Silver Gold Life Insurance and AD&D Insurance Flat \$25,000 Schedule Flat \$25,000 Flat \$25,000 Reduces by 50% at plan anniversary Reduces by 50% at plan anniversary Reduces by 50% at plan anniversary Reduction following attained age 65 following attained age 65 following attained age 65 Plan anniversary following attained Plan anniversary following attained Plan anniversary following attained Termination age 70 age 70 age 70 **Extended Health Care** Plan Code EHC54 EHC47 EHC56 Drug Nil Nil Nil Deductible 70% reimbursed 90% reimbursed Reimbursement 80% reimbursed Maximum \$1,000/calendar year \$5,000/calendar year Unlimited Travel 100% - duration equals provincial max 100% - duration equals provincial max 100% - duration equals provincial max includes trip cancellation/interruption, includes trip cancellation/interruption, includes trip cancellation/interruption, \$5,000,000 per person, per trip \$5,000,000 per person, per trip \$5,000,000 per person, per trip Hospital Semi-Private Semi-Private No Coverage **All Other Healthcare** 70% to maximums noted below 80% to maximums noted below 90% to maximums noted below **Paramedicals** \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Acupuncturist \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Physiotherapist \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Chiropractor \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Naturopath/Homeopath \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Podiatrist/Chiropodist \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Osteopath \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year Massage Therapist \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year **Psychologist** \$300 per person/practitioner/year \$500 per person/practitioner/year Speech Therapist \$300 per person/practitioner/year \$500 per person/practitioner/year \$500 per person/practitioner/year All Practitioners Combined \$1,500 per calendar year, per person \$1,500 per calendar year, per person \$1,500 per calendar year, per person **Hearing Aids** \$500 / 5 years \$500 / 5 years \$500 / 5 years Eye Exams \$75 / 24 months (12 months child) \$75 / 24 months (12 months child) \$75 / 24 months (12 months child) Vision No Coverage No Coverage No Coverage Termination Plan anniversary following attained age 75 Plan anniversary following attained age 75 Plan anniversary following attained age 75 **Dental Care Plan Code DN27 DN23** DN₂ Deductible Nil **Basic and Comprehensive** 70% reimbursed 80% reimbursed 80% reimbursed 70% reimbursed 80% reimbursed 80% reimbursed **Endodontics** Periodontics 70% reimbursed 80% reimbursed 80% reimbursed Nil Nil Nil Major Maximum \$750 per person to a combined \$1,000 per person to a combined \$1,500 per person to a combined family maximum of \$5,000 family maximum of \$5,000 family maximum of \$5,000 Recall Exam Once every 9 months Once every 6 months Once every 6 months



Plan anniversary following attained age 75

Plan anniversary following attained age 75



Termination



Plan anniversary following attained age 75

3+ Person Firms

Please Note: Entire firm has to choose the same option for all employees

Reduction following attained age 65 following attained age 65 following attained age 65 following attained age 65 following attained age 70 age 70 pan anniversary following attained age 70 age 70 pan anniversary following attained age 70 age 70 pan anniversary following attained age 70 age 70 page 70 age 70 page 70 age 70 page 70 pa		Please Note: Entire firm has to choose the same option for all employees To be eligible as a 3+ person firm, a minimum of 3 members must participate in Health/Dental		
Reduction Reduces by 50% at plan anniversary following attained age 65 following attained age 70 age 70 Extended Health Care Plan anniversary following attained age 70 Extended Health Care Plan Code EHC54 EHC55 EHC59 Drug Deductible Nil		Bronze	Silver	Gold
Reduction Reduces by 50% at plan anniversary following attained age 55 following attained age 55 following attained age 55 following attained age 57 rollowing attained age 57 rollowing attained age 70 reministry following attained age 75 reministry following attained ag		Life Insuran	ce and AD&D Insurance	
Feduction following attained age 65 Plan anniversary following attained age 65 Plan anniversary following attained age 70 Extended Health Care Plan Code EHC54 EHC55 EHC59 Drug Deductible Reimbursement 70% reimbursed 80% reimbursed 90% reimbursed 90% reimbursed 100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip No Coverage Pharamedicals All Other Healthcare Pharamedicals 3300 per person/practitioner/year All Other Healthcare Phodiatrist/Chiropodist Osteopath Massage Therapist S300 per person/practitioner/year S500	Schedule	Flat \$25,000	Flat \$25,000	Flat \$25,000
Plan anniversary following attained age 65 Plan anniversary following attained age 65 Plan anniversary following attained age 70 Plan anniversary following attained age 75 Plan anniversary fo	Reduction	Reduces by 50% at plan anniversary	Reduces by 50% at plan anniversary	Reduces by 50% at plan anniversary
Externation age 70 age 7	reduction			
Plan Code PDN27 Plan Code PDN27 Plan Code PDN27 PNII Provincial max includes trip cancellation/interruption, includes trip cancellation/interruption includes trip cancellation/interruption includes trip cancellation/interruption includes trip cancellation/interruption plan character includes trip cancellation/interruption includes trip cancellation/interruption/incription/incription/incription/incription/incription/incri	Termination			,
Plan Code Drug Deductible Reimbursement Fravel Drug Deductible Reimbursement Fravel Drug Deductible Reimbursement Fravel Drug Deductible Reimbursed S1,000/calendar year S5,000/calendar year Drug Drug Drug Drug Drug Drug Drug Dru		-	-	age 70
Drug Deductible Reimbursement Maximum S1,000/calendar year 100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person/pertrip No Coverage All Other Healthcare Physiotherapist S300 per person/practitioner/year Naturopath/Homeopath Podiatrist/Chiropodist Osteopath S300 per person/practitioner/year S400 per person/practitioner/year S500 pe	Plan Code			FHC59
Deductible Reimbursement Reimbursement Reimbursement Maximum S1,000/calendar year 100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip S5,000,000 per person, per trip No Coverage All Other Healthcare Paramedicals S300 per person/practitioner/year Acupuncturist Physiotherapist Chiropractor Chiropractor S300 per person/practitioner/year S300 per person/practitioner/year Podiatrist/Chiropodist Osteopath S300 per person/practitioner/year S500 per person/prac		Elics4	Eness	Eness
Reimbursement Maximum S1,000/calendar year 100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip S5,000,000 per person, per trip No Coverage All Other Healthcare Paramedicals S300 per person/practitioner/year Acupuncturist Physiotherapist Chiropractor Naturopath/Homeopath Podiatrist/Chiropodist Massage Therapist Massage Therapist S300 per person/practitioner/year S500 per person/practitio	-	Nil	Nil	Nil
Maximum \$1,000/calendar year 100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip \$5,000 per person, per trip \$5,000 per person, person, per person,				
Travel 100% - duration equals provincial max includes trip cancellation/interruption, \$5,000,000 per person, per trip No Coverage All Other Healthcare Paramedicals Acupuncturist Physiotherapist Chiropractor Naturopath/Homeopath Podiatrist/Chiropodist Osteopath Sa00 per person/practitioner/year Sa00 per person/practiti				
includes trip cancellation/interruption, \$5,000,000 per person, per trip No Coverage All Other Healthcare Paramedicals Acupuncturist Physiotherapist Chiropractor Naturopath/Homeopath Posteopath Sa00 per person/practitioner/year Sa00 per person/		· · · · · ·	· ·	
S5,000,000 per person, per trip Hospital All Other Healthcare Paramedicals Acupuncturist Physiotherapist Chiropractor Naturopath/Homeopath Podiatrist/Chiropodist Osteopath Massage Therapist S300 per person/practitioner/year Psychologist S300 per person/practitioner/year S500 per pe	Travei	' '	' '	· · ·
Hospital No Coverage Semi-Private Semi-Private All Other Healthcare Paramedicals \$300 per person/practitioner/year \$500 per person/practitione		, , , , , , , , , , , , , , , , , , , ,	' ' '	
All Other Healthcare Paramedicals Sa00 per person/practitioner/year Acupuncturist Physiotherapist Chiropractor Sa00 per person/practitioner/year Sa00 per person/practitioner/ye	11			
Paramedicals Acupuncturist Acupuncturist Symbol per person/practitioner/year Acupuncturist Physiotherapist Chiropractor Naturopath/Homeopath Podiatrist/Chiropodist Osteopath Psychologist Symbol per person/practitioner/year Symbol per person/prac	·	ğ		
Acupuncturist \$300 per person/practitioner/year \$500 per person/practition				
Physiotherapist \$300 per person/practitioner/year \$500 per person/practiti		, , , , , , , , , , , , , , , , , , , ,	. , , ., .,	
Chiropractor \$300 per person/practitioner/year \$500 per person/practitione	·	. , ,		' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
Naturopath/Homeopath \$300 per person/practitioner/year \$500 per person/practitioner/year \$1,500 per calendar year, per person/practitioner/year \$1,500 per calendar year, per person/practitioner/year \$1,500 per	· · ·		. , , ., .,	' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
Podiatrist/Chiropodist \$300 per person/practitioner/year \$500 per person/practitioner/year \$1,500 per calendar year, per person/practitioner/year \$1,500 per calendar year, per	·			' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' ' '
Osteopath \$300 per person/practitioner/year \$500 per person/practitioner/y		\$300 per person/practitioner/year		
Massage Therapist \$300 per person/practitioner/year \$500 per person/practitioner/year \$1,500 per calendar year, per person \$1,500 per calendar year, per pe	Podiatrist/Chiropodist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Psychologist \$300 per person/practitioner/year \$500 per person/practitioner/year \$1,500 per calendar year, per person \$1,500 per calendar year, per person/practitioner/year \$1,500 per calendar year, per person \$1,500 per calendar year, per person \$1,500 per calendar year, per person/practitioner/year \$1,500 per calendar year, per person	Osteopath	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Speech Therapist \$300 per person/practitioner/year \$500 per person/practitioner/year \$1,500 per calendar year, per person \$1,500 per calendar year, per person \$500 / 5 years \$5	Massage Therapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
All Practitioners Combined Hearing Aids S500 / 5 years Eye Exams Vision Termination Plan anniversary following attained age 75 Plan Code S1,500 per calendar year, per person \$1,500 per calendar year, per person \$500 / 5 years \$5500 / 5 years \$	Psychologist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Hearing Aids Eye Exams Symbol 5 years Fye Exams Vision Termination Plan anniversary following attained age 75 Plan Code Plan Code Symbol 5 years Symbol 5 ye	Speech Therapist	\$300 per person/practitioner/year	\$500 per person/practitioner/year	\$500 per person/practitioner/year
Eye Exams \$75 / 24 months (12 months child) \$250 / 24 months (12 months child) Plan anniversary following attained age 75 Plan anniversary following attained age 75 Plan anniversary following attained age 75 Plan DN23 DN3	All Practitioners Combined	\$1,500 per calendar year, per person	\$1,500 per calendar year, per person	\$1,500 per calendar year, per person
Vision No Coverage \$150 / 24 months (12 months child) \$250 / 24 months (12 months child) Plan anniversary following attained age 75 Plan DN23 DN3	Hearing Aids	\$500 / 5 years	\$500 / 5 years	\$500 / 5 years
Termination Plan anniversary following attained age 75 Plan annivers	Eye Exams	\$75 / 24 months (12 months child)	\$75 / 24 months (12 months child)	\$75 / 24 months (12 months child)
Plan Code DN27 DN23 DN3	Vision	No Coverage	\$150 / 24 months (12 months child)	\$250 / 24 months (12 months child)
Plan Code DN27 DN23 DN3	Termination	Plan anniversary following attained age 75	Plan anniversary following attained age 75	Plan anniversary following attained age 75
			Dental Care	
Deductible Nil Nil Nil	Plan Code	DN27	DN23	DN3
	Deductible	Nil	Nil	Nil
Basic and Comprehensive 70% reimbursed 80% reimbursed 80% reimbursed	Basic and Comprehensive	70% reimbursed	80% reimbursed	80% reimbursed
Endodontics 70% reimbursed 80% reimbursed 80% reimbursed	Endodontics	70% reimbursed	80% reimbursed	80% reimbursed
Periodontics 70% reimbursed 80% reimbursed 80% reimbursed	Periodontics	70% reimbursed	80% reimbursed	80% reimbursed
Major Nil Nil 50% reimbursed	Major	Nil	Nil	50% reimbursed
Maximum \$750 per person to a combined \$1,000 per person to a combined \$1,500 per person to a combined	Maximum	\$750 per person to a combined	\$1,000 per person to a combined	\$1,500 per person to a combined
family maximum of \$5,000 family maximum of \$5,000 family maximum of \$5,000		family maximum of \$5,000	family maximum of \$5,000	family maximum of \$5,000

Once every 6 months

Plan anniversary following attained age 75



Once every 9 months

Plan anniversary following attained age 75

Recall Exam

Termination



Once every 6 months

Plan anniversary following attained age 75