

Plan Enhancements



Effective July 1, 2025, we will have one benefit package for all employees, and waiting periods for coverage will be removed. In addition, our group benefits plan will experience other enhancements including:

BENEFIT	CURRENT	MANULIFE
Basic Life/AD&D	<p>Benefit amount based on the Benefit Class as follows:</p> <ul style="list-style-type: none"> • Class A – \$25,000 • Class B – \$50,000 • Class C – \$75,000 <p>Reduction of 50% at age 65</p> <p>Termination: Earlier of retirement or age 70</p>	<p>Benefit amount based on annual earnings is as follows:</p> <ul style="list-style-type: none"> • 1x annual earnings to a max of \$500,000 • Non-evidence limit of \$400,000 <p>Reduction of 50% at age 65</p> <p>Termination: Retirement</p>
Dependent Life	<p>Benefit amount based on the Benefit Class as follows:</p> <ul style="list-style-type: none"> • Class A & B <ul style="list-style-type: none"> - Spouse - \$5,000 - Child - \$2,500 • Class C <ul style="list-style-type: none"> - Spouse - \$10,000 - Child - \$5,000 <p>Termination: Earlier of retirement, age 70 or all dependents loses eligibility</p>	<p>All employees will have the following coverage if they have eligible dependents:</p> <ul style="list-style-type: none"> • Spouse - \$10,000 • Child - \$5,000 <p>Termination: Earlier of retirement or all dependents loses eligibility</p>
Long Term Disability	<p>Benefit eligibility based on the Benefit Class as follows:</p> <ul style="list-style-type: none"> • Class A <ul style="list-style-type: none"> - No coverage • Class B & C <ul style="list-style-type: none"> - 60% of monthly basic earnings up to maximum of \$2,500 - Maximum Insured Earnings: \$50,000 	<p>All employees will have the following coverage:</p> <ul style="list-style-type: none"> • 66.67% of the first \$6,000 of monthly basic earnings, and 50% of the remainder to maximum of \$13,000 • Maximum Insured Earnings: \$288,000
Health and Dental	Termination: Earlier of retirement or age 70	Termination: Retirement
Ambulance	80% coverage	100% coverage
Hospital	80% coverage – Semi-private room	100% coverage – Private room
Travel Health	Maximum of \$1,000,000 lifetime	Maximum of \$5,000,000 lifetime
Paramedical Practitioners	Athletic Therapist – Not included	Athletic Therapist added as a combined maximum with Physiotherapy to \$500/person/calendar year

Mental Health Practitioners	Combined \$500/person/calendar year for Social Worker and Psychologist	Combined \$1,000/person/calendar year for an expanded list of eligible practitioners including: <ul style="list-style-type: none"> • Clinical Counsellor • Marriage and Family Therapist • Psychoanalyst • Social Worker • Psychotherapist • Psychologist
Continuous Glucose Monitors	\$4,000/person/calendar year	\$5,000/person/calendar year
Vision and Eye Exams	Eye Exam <ul style="list-style-type: none"> • \$80/person/2 calendar years Vision Care Expenses <ul style="list-style-type: none"> • Under age 18: \$200/person/12 months • Over age 18: \$200/person/24 months 	Eye Exam <ul style="list-style-type: none"> • \$90/person/24 months (12 months child) Vision Care Expenses <ul style="list-style-type: none"> • Under age 18: \$250/person/12 months • Over age 18: \$250/person/24 months
Basic and Major Dental Maximum	Benefit amount based on the Benefit Class as follows: <ul style="list-style-type: none"> • Class A & B <ul style="list-style-type: none"> - \$1,500/person/calendar year • Class C <ul style="list-style-type: none"> - \$2,000/person/calendar year 	All employees will have the following coverage: <ul style="list-style-type: none"> • \$2,000/person/calendar year
Orthodontics	Benefit amount based on the Benefit Class as follows: <ul style="list-style-type: none"> • Class A <ul style="list-style-type: none"> - No coverage • Class B & C <ul style="list-style-type: none"> - Adults – No coverage. - Children – 50% up to \$2,000/lifetime if under age 19 when treatment starts 	All employees will have the following coverage: <ul style="list-style-type: none"> • Adults & Children <ul style="list-style-type: none"> - 50% up to \$2,000/lifetime

NEW Voluntary Benefits Suite:

Opportunity to purchase voluntary benefits for yourself, spouse and/or dependent children for the following benefit coverage with guaranteed issues limits available:

- Optional Life
- Voluntary Accidental Death and Dismemberment (AD&D)
- Voluntary Critical Illness including medical concierge/second opinion service with TELUS Health

Rates for voluntary benefits will be available on Effortless Admin during the enrolment process.