

CHOICES BENEFITS PLAN

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INFO SHEET

BASIC AD&D BENEFIT OPTIONS

Option	Benefit Amount	Benefit Maximum
Option 0	No coverage	
Option 1	1 x annual earnings	\$25,000 maximum
Option 2	2 x annual earnings	\$50,000 maximum
Option 3	3 x annual earnings	\$75,000 maximum

BASIC AD&D PLAN HIGHLIGHTS

Features	Description
Participation	You must select one option for Basic AD&D
Benefit Calculation	Based on annual earnings (as of October 1 st of prior year) rounded to the next higher \$1,000
Eligibility	All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan
Waiver of premium	Included
Conversion option	Included
Cost of Benefit	Purchased using Flex Credits
Evidence of Insurability	Not required
Termination of Coverage	Retirement

VOLUNTARY AD&D PLAN HIGHLIGHTS

Features	Description
Eligibility	All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan, eligible Spouses and eligible Dependent Children
Amount of insurance	Employee Only or Family coverage: Units of \$25,000 to a maximum of \$250,000
Principal Sum	<ul style="list-style-type: none"> • Employee: Amount of insurance applied for (principal sum) • Family Coverage: <ul style="list-style-type: none"> ○ Spouse (if there are no Dependent Children): 50% of the employee's Principal Sum ○ Spouse and Dependent Children (if there are both): <ul style="list-style-type: none"> ▪ Spouse – 40% of the employee's Principal Sum ▪ Dependent Children – 10% of the employee's Principal Sum ○ Dependent Children Only (if there is no spouse): 15% of the employee's Principal Sum
Waiver of premium	Included
Conversion option	Included
Cost of Benefit	100% Employee Paid
Evidence of Insurability	Not required

Termination of Coverage

- Employee – earlier of employee’s age 70 or retirement
- Spouse – earlier of employee’s age 70, spouse’s age 70 or employee’s retirement
- Child – earlier of employee’s age 70, employee’s retirement or child becomes ineligible

COVERAGE DETAILS

When, within 365 days after the date of an Accident, an Insured Employee suffers an injury resulting in a Specific Loss listed below, the Insurer will pay an indemnity as indicated for each based on percent of principal sum:

Loss of:	Life	100%
	The entire sight of both eyes	100%
	Speech and hearing in both ears	100%
	One hand and the entire sight of one eye	100%
	One foot and the entire sight of one eye	100%
	The entire sight of one eye	75%
	Speech	75%
	Hearing in both ears	75%
	Hearing in one ear	40%
	All toes of one foot	33%
	Loss or Loss of Use of:	Both hands
Both feet		100%
One hand and one foot		100%
One arm		80%
One leg		80%
One hand		75%
One foot		75%
The thumb and index finger or at least four fingers of one hand		40%
Paralysis of:	Quadriplegia/ Paraplegia/ Hemiplegia	200%

ADDITIONAL BENEFITS

Repatriation Benefit	\$15,000; more than 50 kms from normal place of residence
Education Benefit	5% of the Principal Sum up to \$5,000 for 5 years
Day-Care Benefit	5% of the Principal Sum up to \$5,000 for 5 years
Rehabilitation Benefit	\$15,000
Workplace Modification and Accommodation Benefit	\$5,000
Occupational Training Benefit	\$15,000
Family Transportation Benefit	\$15,000; more than 50 kms from normal place of residence
Identification Benefit	\$15,000; more than 50 kms from normal place of residence
Seat Belt Benefit	10% up to \$50,000
Home Alteration and/or Vehicle Modification Benefit	\$15,000
Hospital Indemnity	1/30 of 1% of the Principal Sum per day to \$2,500 monthly
Aircraft Coverage	Passenger coverage included
Exposure and Disappearance Coverage	1 year
Common Disaster Benefit*	Included; 100% of employee’s Principal Sum to a maximum of \$1,000,000
Business Venture Benefit*	20% of the employee’s Principal Sum to \$50,000

*Applicable to Voluntary AD&D only

DISCLAIMER: The material in this benefits brochure is for informational purposes only. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Plan Booklet for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern.