

Management/Non-Union Retiree Benefits
(Harmonized Plan – retired on or after January 1, 2017)

| Benefit | Management/Non-Union |
|------------------------------|---|
| ELIGIBILITY | To age 65 Life Insurance of \$5000 from age 65 for life |
| LIFE INSURANCE | |
| Cost Share | 100% Employer Paid |
| Coverage | 2x annual salary |
| AD&D | |
| Optional | Nil |
| Dependent | Nil |
| LTD | |
| Coverage | N/A |
| Tax Status | Nil |
| HEALTH | |
| Cost Share | 100% Employer Paid |
| Reimbursement | 100% |
| Deductible | Nil |
| Drug Coverage | Mandatory Generic Prescription. \$9.00 Dispensing Fee cap (Non-generic drugs will be covered upon the insurer's approval of an application completed by the employee's physician confirming that the generic drug is not medically effective, or not medically tolerated.) |
| Hospital | Semi-Private |
| Vision Benefit | \$475 towards the cost of prescription eyeglasses, contact lenses or laser eye surgery prescribed by an ophthalmologist or licensed optometrist inclusive of one routine eye exam in any 24 consecutive months, |
| Hearing Aids | \$1,600 per person every 3 years |
| Out of Country | Yes -- Emergency Medical Only |
| Paramedical | Yes - Services of a licensed chiropractor, osteopath, podiatrist, chiropodist, or masseur or Speech Therapist up to a maximum of \$500 per person per speciality per year. |
| Physiotherapy | \$2,000 maximum per person, per year |
| Psychologist | \$500 per person per benefit year |
| Orthotics/Orthopaedic Shoes | 1 device per person every 2 benefit years (18 and under, the entitlement shall not be limited to 1 pair every 2 years) |
| Laboratory Tests | PSA & Ovarian Cancer (CA125) to max of \$40/person/year |
| Health Care Spending Account | \$50 for single and \$100 for family coverage |
| DENTAL | |
| Cost | One year lag on current ODA Fee Guide for General Practitioners 9 months for Dental Recall Examination |
| Basic Coverage | 100% Employer paid |
| Major Coverage | 100%, Unlimited |
| Ortho Coverage | 80%, \$5,000/yr 50%, \$5,000/life |