

## Management/Non-Union Retirement Benefit Plan Grandparented North York

<i>Benefit</i>	<i>Former City of North York Under age 65</i>	<i>Former City of North York Over age 65</i>
<b>ELIGIBILITY</b>	to age 65	Lifetime
<b>LIFE INS.</b> Coverage	If hired before May 6/93 2 x annual salary subject to max of \$50,000. If hired after May 6/93 - Nil	If hired before May 6/93 2 x annual salary subject to max of \$50,000. If hired after May 6/93 - Nil
Optional Life	Nil	Nil
Dependent Life	If hired before May 6/93 \$5,000 spouse \$1,500 dependent child (over 15 days) If hired after May 6/93 - Nil	If hired before May 6/93, \$5,000 spouse, \$1,500 dependent child (over 15 days) If hired after May 6/93 - Nil
<b>AD&amp;D</b> Coverage	Nil	Nil
Cost	N/A	N/A
<b>LTD</b> Coverage	Nil	Nil
Maximum	N/A	N/A
Tax Status of Disability	N/A	N/A
Income	N/A	N/A
Inflationary Adjustment	N/A	N/A
<b>HEALTH</b> Reimbursement of Eligible Expenses	100%	100%
Deductible	\$15 single/\$30 family	\$15 single/\$30 family
Drug Coverage	Generic Prescription \$7.75 cap on dispensing fee	Generic Prescription \$7.75 cap on dispensing fee for maintenance drugs
Hospital	Semi-Private	Semi-Private
Vision Benefit	\$185/24 mos.	\$185/24 mos.
Hearing Aids	\$400/2 years	\$400/2 years
Out of Country	Yes - Emergency Only	Yes - Emergency Only
Private Duty Nursing	\$10,000/lifetime	\$10,000/lifetime
<b>Paramedical</b>		
Massage Therapy	Maximum \$7.00 per visit to a maximum of 12 visits per year	Maximum \$7.00 per visit to a maximum of 12 visits per year
Psychologist	\$35.00 Initial visit. Maximum \$20.00 each subsequent visit to an overall maximum of \$200 per year (after OHIP)	\$35.00 Initial visit. Maximum \$20.00 each subsequent visit to an overall maximum of \$200 per year (after OHIP)
Chiropractor	Maximum \$18.75 per visit to an overall maximum of \$225 per year (after OHIP)	Maximum \$18.75 per visit to an overall maximum of \$225 per year (after OHIP)
Osteopath	Nil	Nil
Speech Therapist	Maximum \$200/year	Maximum \$200/year
Physiotherapist	Unlimited	Unlimited
Podiatrist	Nil	Nil
<b>DENTAL</b>		
Basic Coverage (ie. fillings, cleaning)	Nil	Nil
Major Coverage (ie. crowns, bridge work)	Nil	Nil
Orthodontic Coverage (ie. braces)	Nil	Nil