

### Former City of East York Retirement Benefit Plan

<i>Benefit</i>	<i>Current Plan (Former City of East York) – Under age 65</i>	<i>Current Plan (Former City of East York) – Over age 65</i>
<b><u>ELIGIBILITY</u></b>	to age 65	Lifetime
<b><u>LIFE INS.</u></b>		
Coverage	2x annual salary	\$5,000 flat amount
Cost	25% Employer Paid 75% Retiree Paid	100% Employer Paid
<b><u>OPTIONAL LIFE</u></b>	Nil	Nil
<b><u>DEPENDENT LIFE</u></b>	\$2,000 spouse/\$1,000 child	Nil
<b><u>AD&amp;D</u></b>		
Coverage	2x annual salary	Nil
Cost	25% Employer Paid 75% Retiree Paid	N/A
<b><u>HEALTH</u></b>		
Reimbursement of Eligible Expenses	100%	Nil
Deductible	\$10 single, \$20 family	N/A
Drug Coverage	Generic Prescription	N/A
Hospital	Private	N/A
Vision Benefit	\$200/24 mos.	N/A
Hearing Aids	\$500/60 mos.	N/A
Out of Country	Yes – Emerg. Only	N/A
Private Duty Nursing	Unlimited	N/A
<b><u>Paramedical</u></b>		
Massage Therapy	Nil	N/A
Psychologist	Nil	N/A
Chiropractor	Maximum \$15.00 per visit. Maximum 20 visits per year (after OHIP)	N/A
Osteopath	Nil	N/A
Speech Therapist	Nil	N/A
Physiotherapist	Equal to OHIP	N/A
Podiatrist	Nil	N/A
<b><u>DENTAL</u></b>		
Basic Coverage (ie. fillings, cleaning)	Nil	Nil
Major Coverage (ie. crowns, bridge work)	Nil	Nil
Orthodontic Coverage (ie. braces)	Nil	Nil