



## 2015 Office Supervisory Benefit Plan

### Life Insurance

- for employees..... 1, 2 or 3 times annual earnings as elected by employer, to an overall maximum of \$300,000.

### Accidental Death & Dismemberment Insurance

- for employees..... as above

### Dependent Life Insurance

- spouse .....\$10,000
- child.....\$5,000

### Extended Health Care

- prescription drug benefit.....80%
- overall maximum.....unlimited
- emergency out-of-country.....100%
- other health expenses (to specified limits).....100%

### Vision Care

- all covered expenses.....100%
- max.....\$350 / 2 calendar years
- max. children under 19.....\$350 / calendar year
- eye exams.....\$75 / 2 calendar years

### Premium

- Premiums are calculated based on several factors such as annual salary and level of coverage required. Contact us today for a detailed quote.

### Dental Care

- basic services.....80% of GP\* Fee Guide
- major restorative services.....50% of GP\* Fee Guide  
\*specialists fee guide used when applicable
- max. @ person for basic & major services  
.....\$2,500 / calendar year
- orthodontic services children under 19.....50%
- orthodontic services lifetime limit.....\$2,500

### Long Term Disability (LTD)

- monthly benefit.....67% of monthly gross earnings of first \$4,000 of monthly income plus 50% of balance, to a maximum benefit of \$6,000 per month, non-taxable (75% if premiums were paid by the employer, taxable)
- benefits start after 120 days (17 weeks) of total continuous disability.

### Employee & Family Assistance Program (EFAP)

- confidential short term counseling and information regarding personal and work-related problems for employees and their families; self-referral.

### Best Doctors

- second opinion medical advice from a global network of specialists

Contact us at (709) 576-3748 or [merit@merit-nl.ca](mailto:merit@merit-nl.ca) for a quote and for further benefit plan details.