



## 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% or 100%
- overall maximum.....unlimited
- emergency out-of-country.....100%
- other health expenses (to specified limits).....100%

### Vision Care

- all covered expenses.....100%
- max.....\$350 / 2 years
- safety glasses (employee only).....\$150 / 2 years
- children under 19.....\$350 / 1 year
- eye exams.....\$75 / 2 years
- children under 19.....\$75 / 1 year

### Travel Insurance

- out of country of 500 kms away from home.
- up to \$2,000,000 coverage per person for 60 days.

### Premium

- Premiums are calculated based on several factors such as annual salary, single or family, and level of coverage required.

### Dental Care

- basic services.....80% or 100% 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 / 1 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.

### Optional Short Term Disability (STD)

#### 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 medical specialists.