

SUMMARY OF BENEFITS

Briercrest College and Seminary

INSURANCE CARRIER

CSBT Firm Number	<ul style="list-style-type: none"> • October 1, 2017 • SSQ Financial (Life, Dep. Life, WII, LTD, Out of Country) • Industrial Alliance Pacific (AD&D) • Temple Insurance Company (Optional Critical Illness) • Co-operators Life (Optional Life)
Insurance Carrier	
Service Provider	
Insurance Carrier Renewal Date:	

ADMINISTRATIVE INFORMATION

Class	<ul style="list-style-type: none"> • 2 – Full-time Employees
Waiting Period	<ul style="list-style-type: none"> • 3 months
Minimum Number of hours per week:	<ul style="list-style-type: none"> • 30

SCHEDULE OF BENEFITS

Life	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">AGE</th> <th style="text-align: left;">COVERAGE</th> <th style="text-align: left;">MAXIMUM</th> </tr> </thead> <tbody> <tr> <td>Up to age 65</td> <td>2x annual earnings</td> <td>\$250,000</td> </tr> <tr> <td>65-70</td> <td>1x annual earnings</td> <td>\$125,000</td> </tr> <tr> <td>70-75</td> <td>½ x annual earnings</td> <td>\$50,000</td> </tr> <tr> <td>75-80</td> <td>¼ x annual earnings</td> <td>\$25,000</td> </tr> </tbody> </table> <ul style="list-style-type: none"> • Coverage terminates at age 80 or upon retirement • Employees who suffer a terminal illness may be eligible to receive 50% of their group life insurance amount (Max \$50,000) 	AGE	COVERAGE	MAXIMUM	Up to age 65	2x annual earnings	\$250,000	65-70	1x annual earnings	\$125,000	70-75	½ x annual earnings	\$50,000	75-80	¼ x annual earnings	\$25,000
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AD&D	<ul style="list-style-type: none"> • Same as life. 															
Dependent Life	<ul style="list-style-type: none"> • \$5,000 spouse • \$2,500 child; benefits payable from birth • Terminates at age 65 for spouse or at employee's earlier retirement. • Terminates at age 22 for children or age 26 for those in full time attendance at school. 															
Weekly Indemnity	<ul style="list-style-type: none"> • 66.67% of weekly earnings to a maximum of \$700 • Elimination period: 0 days' hospital/7 days accident/7 days sickness • Non-Taxable • 17-week benefit period • Terminates at age 65 															
Long Term Disability	<ul style="list-style-type: none"> • 66.67% of monthly earning • Maximum - \$5,000 per month • Waiting Period – 119 days • Primary Offsets • 1 yr own occupation • Non-Taxable • Pre-existing Condition - 90 day/ 12 month • Terminates at age 65 															

<p>Health Care Self funded by Briercrest College and Seminary – premiums shared 20%/80% by employee/employer.</p>	<ul style="list-style-type: none"> • Nil Deductible • 80% Drugs identified by a DIN covered or reimbursed by Formucare – by use of drug card issued at enrolment; covers the lowest cost generic equivalent product • 80% Semi Private Hospital • 100% Vision Care – maximum of \$100 per 24 months (per 12 months children under 18) • \$200 for medically necessary contact lenses (life time maximum) • 100% Out-of-Province Referral • 100% Emergency Travel Health • 80% Other Covered Charges • MRI – \$1,000 per calendar year • Orthopedic Shoes – 1 pair every 12 months • Hearing Aid \$500 every 36 consecutive months • Private Duty Nursing \$10,000 per calendar year • Paramedical Maximum - \$500 per practitioner: Chiropractor, Naturopath/Homeopath, Osteopath, Physiotherapist, Psychologist, Massage Therapist, Podiatrist/Chiropodist, Speech Therapist • Terminates at retirement
<p>Dental Care Self funded by Briercrest College and Seminary – premiums shared 20%/80% by employee/employer.</p>	<ul style="list-style-type: none"> • Nil Deductible • 80% Basic Coverage including: <ul style="list-style-type: none"> • examinations, extractions, fillings • prophylaxis, fluoride treatment • x-rays • oral surgery • endodontics • periodontics, gum treatments • pit & fissure sealants • 50% Major coverage including <ul style="list-style-type: none"> • dentures, bridges & crowns • denture relines, rebase & repairs • \$1,500 Combined Calendar Year Maximum • Current Fee Guide, General Practitioner, Province of Residence • Terminates at retirement