



Management/Exempt Employees

Insured Benefit Summary

This is a general summary of the coverage provided under your group plan and should be read together with the information contained in your employee benefit booklet. For more information, including exclusions, limitations and other conditions, please refer to the appropriate sections of your employee benefit booklet.

General Information

Waiting Period	The waiting period for your group plan is 3 months of continuous employment in a benefit eligible position.
Termination	Termination of coverage may vary from benefit to benefit as indicated in this Summary. Coverage may also end on an earlier date, as specified in the <i>General Information</i> section of your benefit booklet.

Long-Term Disability

Amount	<p>Non taxable benefit based on a scale up to a maximum of \$12,000/month.</p> <p>65% of the 1st \$2500 monthly basic earnings</p> <p>55% of the 2nd \$2500 monthly basic earnings</p> <p>45% on the remaining monthly basic earnings</p> <p>The maximum amount may be reduced by income provided from other sources as described in the <i>Long-Term Disability</i> section of your employee benefit booklet.</p>
Elimination period	24 weeks, after the last day sick benefits are payable or any other salary continuance plan, whichever is later.
Maximum Benefit period	The period ending on the last day of the month in which you reach age 65. Benefits may also end on an earlier date as specified in the <i>Long-Term Disability</i> section of your benefit booklet.
Termination	The day you reach age 65 less the elimination period or the day you retire, whichever is earlier.

Employee Basic Life & AD&D

Amount	Two times your annual basic earnings rounded to the next higher \$1,000 Maximum – \$500,000
Termination	When you retire, reach age 80, or are no longer eligible for benefits; whichever is earlier.

Voluntary Employee and/or Spousal Life

Amount	Units of \$10,000 upto a maximum of \$500,000 for you and/or your spouse.
Proof of good health	Approval required for coverage requested.
Termination	When you retire, reach age 80, or are no longer eligible for benefits; whichever is earlier.

Voluntary Dependant Life (Child only)

Amount	Units of \$5,000 upto a max of \$25,000 for a dependant child.
Proof of good health	No medical is required.
Termination	Employee reaches age 80, retires, no longer eligible or the dependant no longer qualifies as an eligible dependant. Refer to definition of dependant in benefit booklet.

Critical Illness

Amount	\$25,000 one-time lump-sum benefit, if you are diagnosed with a serious illness. Includes Best Doctors service also.
Proof of good health	Medical evidence is not required.
Termination	When you retire, reach age 65 or are no longer eligible for benefits; whichever is earlier.

Optional Critical Illness

Amount	Available to you and your spouse in units of \$10,000 upto a maximum of \$250,000.
Proof of good health	Approval required for coverage amount and/or any increase in coverage requested.
Termination	When you retire, reach age 65, are no longer eligible for benefits; or spouse reaches age 65; if covered.

Voluntary AD&D

Amount	Units of \$10,000 upto maximum of \$350,000 for you; 40% of elected amount for your spouse if there are dependant children or 50% if not; and 10% of your benefit for a dependant child, if no spouse then 15% in event of an accident resulting in death, dismemberment, loss of sight, or paralysis.
Proof of good health	Medical evidence not required.
Termination	When you retire, reach age 80 or are no longer eligible for benefits; whichever is earlier.

Best Doctors

Should an insured member, their spouse, or their dependant child be diagnosed with or suspect they suffer from a serious medical condition, *Best Doctors* will connect with them and their treating physician with world renowned specialists to help verify their diagnosis and best treatment options.