

SUMMARY OF BENEFITS

Briercrest College and Seminary

INSURANCE CARRIER

<p>CSBT Firm Number</p> <p>Insurance Carrier</p> <p>Service Provider</p> <p>Insurance Carrier Renewal Date:</p>	<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) • Disability Management Institute (WII, LTD with SSQ) • ClaimSecure Claims Centre (Extended Health, Dental Care – both ASO benefits) • Can Assistance (Out of Country with SSQ) • Diagnosis + - Medical Second Opinion Service • July 1
---	---

ADMINISTRATIVE INFORMATION

<p>Class</p> <p>Waiting Period</p> <p>Minimum Number of hours per week:</p>	<ul style="list-style-type: none"> • 3 – Part-time Employees • 3 months • 15
--	---

SCHEDULE OF BENEFITS

<p>Life</p>	<table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse;"> <thead> <tr> <th style="text-align: center;">AGE</th> <th style="text-align: center;">COVERAGE</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Up to age 65</td> <td style="text-align: center;">\$15,000</td> </tr> <tr> <td style="text-align: center;">65-70</td> <td style="text-align: center;">\$7,500</td> </tr> <tr> <td style="text-align: center;">70-75</td> <td style="text-align: center;">\$3,750</td> </tr> <tr> <td style="text-align: center;">75-80</td> <td style="text-align: center;">\$1,875</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	Up to age 65	\$15,000	65-70	\$7,500	70-75	\$3,750	75-80	\$1,875
AGE	COVERAGE										
Up to age 65	\$15,000										
65-70	\$7,500										
70-75	\$3,750										
75-80	\$1,875										
<p>AD&D</p>	<ul style="list-style-type: none"> • Same as life. 										
<p>Dependent Life</p>	<ul style="list-style-type: none"> • \$5,000 spouse • \$2,500 child; benefits payable from birth • Terminates at age 65 for spouse • Terminates at age 22 for children or age 26 for those in full time attendance at school. 										
<p>Weekly Indemnity Self funded by Briercrest College and Seminary – premiums paid 100% by employees</p>	<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 										
<p>Long Term Disability</p>	<ul style="list-style-type: none"> • 66.67% of monthly earning • Maximum - \$5,000 per month • NEM – \$5,000 • Waiting Period – 119 days • Primary Offsets • 2 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 • 40% 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 • 40% Semi Private Hospital • 50% 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 • 40% 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 • 25% Major coverage including <ul style="list-style-type: none"> • dentures, bridges & crowns • denture relines, rebase & repairs • \$750 Combined Calendar Year Maximum • Current Fee Guide, General Practitioner, Province of Residence • Terminates at retirement