

Plan Overview

Group Benefits Program



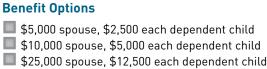
Plan Overview

The Victor Group Benefits Program is based on a mandatory core package which consists of Life, Accidental Death & Dismemberment and Dependent Life plus a minimum of two of the following: Weekly Indemnity, Long Term Disability, Critical Illness, Extended Health Care and Dental Care. Standard benefit options are outlined below; additional options are available on request.

Life and Accidental Death & Dismemberment (Mandatory)

Benefit Options Benefit Maximum Standard Features flat \$25,000 up to \$500,000 1x annual earnings conversion privilege flat \$50,000 2x annual earnings waiver of premium flat \$75,000 3x annual earnings 50% reduction at age 65 flat \$100,000 4x annual earnings benefits terminate at age 70

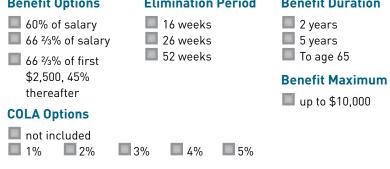
Dependent Life (Mandatory)



Standard Features

- dependent children eligible from live birth to age 21





- primary offsets
- 3-month survivor benefit
- benefits terminate at age 65

• benefits terminate at age 70

Critical Illness (Optional by Employer)

Benefit Options Benefit Maximum Standard Features \$10,000 Employee Only 25 covered conditions Employee and Spouse* \$25,000 6 additional covered conditions for dependent Other Employee and Family* children *not available to 1-2 life groups • 24/24 pre-existing condition clause waiver of premium conversion privilege for employees

Extended Health Care (Optional by Employer)

Coinsurance

- 80% drugs.
- 80% other 80% drugs,
- 100% other
- 100% drugs, 100% other

Deductible

- nil nil
- \$25 single, \$50 family/year
- \$7 dispensing fee maximum

Hospital

- not included
- semi-private
- private

Paramedical Practitioners

- not included
- limited practitioners •
- standard practitioners
- enhanced practitioners
- \$300/practitioner
- \$500/practitioner \$500 combined

Vision Care*

not included

maximum

- \$150/24 months \$200/24 months
- \$250/24 months
- children under 19, every 12 months

*not available to 1–2 life groups

Standard Features

- · unlimited overall maximum, certain inner limits apply
- benefits reimbursed at reasonable and customary levels
- 100% semi-private hospital coverage
- generic drug coverage
- 100% out-of-country emergency medical coverage
- paramedical practitioners: chiropractors, podiatrists/chiropodists, osteopaths, naturopaths, speech therapists, psychologists, physiotherapists, acupuncturists and massage therapists
- employee assistance program
- medical second opinion service
- · virtual health care
- large claim pooling threshold \$10,000/person
- 24-month survivor benefit
- benefits terminate at age 70

Medical Travel Benefit

optional benefit

Dental Care (Optional by Employer)

Basic Services

- 80% reimbursement
- 100% reimbursement

Benefit Maximum

Major Services

50% reimbursement \$1.000/year

- \$2,000/year

Orthodontia*

- 50% reimbursement
- *not available to 1-2 life groups

Deductible

- nil 🔳
- \$25 single, \$50 family/year

- \$1,000/year
- \$1,500/year

Benefit Maximum

- \$1,500/year combined with Basic

 - combined with Basic

Benefit Maximum

- \$1.000 lifetime \$1,500 lifetime
- \$2,000 lifetime
- **Annual Recall**
- **Options**
- 6 months 9 months 12 months

Standard Features

- basic services include endodontics and periodontics
- reimbursement is based on current general practitioner fee guide in province of residence
- alternative benefit provision
- standard limitations on major services include:
 - a. missing tooth exclusion
 - b. replacement of crowns, bridges and dentures if existing appliance is at least 5 years old
- orthodontia available for dependent children 18 years of age or under
- 24-month survivor benefit
- benefits terminate at age 70

Health Care Spending Account (Optional by Employer)

Contribution Options

- annual lump sum
- incremental (monthly, quarterly, semi-annually)

Standard Features

- · health and dental benefits not required
- · employer determines contribution amount
- unused contributions from one year automatically roll over to the next year
- benefits terminate at age 70

Wellness Spending Account (Optional by Employer)

Contribution Options

- annual lump sum
- incremental (monthly, quarterly, semi-annually)

Standard Features

- · health and dental benefits not required
- employer determines contribution amount
- · unused contributions will be forfeited at year end
- benefits terminate at age 70

Cost Plus (Optional by Employer)

Benefit Options

- extended health and dental hospital
- extended health care only
- dental care only

Extended Health Care

- drugs
- supplementary health care
- Standard Features
- · health and dental benefits not required
- 10% administration fee to a maximum of \$250 per submission

Dental Care

care

- basic dental care
- major restorative dental care
- orthodontia

Optional Benefits (Optional by Employee)

Optional Life

Benefit Options

- employee spouse
- units of \$10,000

Benefit Maximum

up to \$250,000

Standard Features

- conversion privilege
- waiver of premium
- benefits terminate at age 65

Optional Accidental Death & Dismemberment

Benefit Options

- employee only
- employee and family
- units of \$25,000

Benefit Maximum

up to \$250,000

Standard Features

- conversion privilege
- · waiver of premium
- benefits terminate at age 70