

# Sun Life Financial - Benefit Summary

## Deer Lodge Ltd.

### Class A - Employees with Less than 3 Years Service

### Policy 103613(Life & Disability), 153613 (EHC & Dental), 105713(Critical Illness)

This is a general summary of the coverage provided, for more information please refer to the appropriate sections of the employee booklet.

Benefit	Coverage
<b>Life</b>	<ul style="list-style-type: none"> <li>◆ Flat \$15,000</li> <li>◆ coverage reduces by 50% at age 65</li> <li>◆ coverage ends at age 70 or earlier retirement</li> </ul>
<b>AD&amp;D</b>	<ul style="list-style-type: none"> <li>◆ Flat \$15,000</li> <li>◆ coverage ends at age 70 or earlier retirement</li> </ul>
<b>Optional Employee Life &amp; Optional Spousal Life</b>	<ul style="list-style-type: none"> <li>◆ Units of \$10,000</li> <li>◆ maximum coverage is \$250,000</li> <li>◆ coverage ends at age 70 or earlier retirement of employee</li> </ul>
<b>Optional Child Life</b>	<ul style="list-style-type: none"> <li>◆ Units of \$5,000</li> <li>◆ maximum coverage is \$25,000</li> <li>◆ coverage ends at age 70 or earlier retirement of employee</li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>◆ 66.67% of first \$2,500 of monthly earnings + 50% of any excess amount</li> <li>◆ \$4,000 monthly maximum; Non-Evidence Maximum \$4,000</li> <li>◆ 112 day elimination period, benefit period is to age 65</li> <li>◆ 24 month own occupation period, afterwards any occupation</li> <li>◆ coverage ends at age 65 less the elimination period or earlier retirement</li> </ul>
<b>Extended Health Care (Policy 153613)</b>	<ul style="list-style-type: none"> <li>◆ \$0 deductible, 80% coinsurance</li> <li>◆ \$5,000 EHC Annual Maximum</li> <li>◆ 80% medical services &amp; equipment(please refer to booklet for specific limits on medical supplies)</li> <li>◆ \$300 maximum per person per paramedical practitioner: psychologist/socialworker, speech therapist, massage therapist, physiotherapist, naturopath, acupuncturist, osteopaths, chiropractors, podiatrists/chiroprpodists</li> <li>◆ Semi-Private hospital coverage</li> <li>◆ Eye exams: \$100 per 2 benefit years</li> <li>◆ coverage ends at age 70 or earlier retirement</li> </ul>
<b>Drugs (Policy 153613)</b>	<ul style="list-style-type: none"> <li>◆ \$0 deductible, 100%/70%/40% tiered coinsurance</li> <li>◆ \$5,000 Annual Drug Maximum, \$5 dispensing fee max per prescription</li> <li>◆ Mandatory Generic: charges in excess of the lowest priced equivalent drug are not covered unless specifically approved by Sun Life</li> <li>◆ Prior-Authorization required for biologic/specialty drugs</li> <li>◆ coverage ends at age 70 or earlier retirement</li> </ul>
<b>Dental Care (Policy 153613)</b>	<ul style="list-style-type: none"> <li>◆ \$0 deductible, \$750 annual maximum</li> <li>◆ 80% coinsurance for Preventative &amp; Basic procedures</li> <li>◆ 1 complete exam every 2 benefit years, complete series of x-rays or panorex 1 every 2 benefit years</li> <li>◆ 1 recall every 9 months, bitewing x-rays 1 every 9 months, 16 units scaling per benefit year</li> <li>◆ polishing(cleaning of teeth) once every 9 months, fluoride once every 9 months</li> <li>◆ coverage ends at age 70 or earlier retirement</li> </ul>
<b>Optional Critical Illness for Employee &amp; Spouse**</b>	<ul style="list-style-type: none"> <li>◆ Comprehensive coverage; 25 covered illnesses</li> <li>◆ Guaranteed Issue Amount: \$30,000</li> <li>◆ Units of \$10,000; maximum coverage is \$200,000, minimum is \$20,000</li> <li>◆ coverage ends when employee or spouse reach age 70 or earlier retirement</li> </ul>
<b>Optional Critical Illness for Child**</b>	<ul style="list-style-type: none"> <li>◆ Units of \$5,000</li> <li>◆ maximum coverage is \$20,000</li> <li>◆ coverage ends when employee reaches age 70 or earlier retirement</li> </ul>

\*\* Coverage for Critical Illness effective Dec. 1/19

