

Benefits Plan Summary

This Benefit Plan Summary contains a general description of your benefit plan and applicable rates. Please refer to benefit plan descriptions for more detailed information on each benefit.

Seasonal Employees are NOT eligible to participate in Short or Long Term Disability or Optional Life plans.

Your employee benefit coverage is as follows:

Eligibility (Waiting Period)

If you are in an eligible class of employees you are eligible for benefit coverage:

Regular Employee - following three (3) months of employment.

Returning Seasonal Employee – upon return for the second season.

Failure to enrol in the Benefits Program immediately following completion of the waiting period will subject you to Late Entrant (medical evidence of insurability) requirements.

Basic Group Life

Two (2) times annual earnings rounded upwards to the next highest thousand, if not already an even thousand. Your coverage amount will be adjusted as your salary changes. The minimum coverage amount is \$10,000 and the maximum \$500,000.

Accidental Death & Dismemberment

One (1) times annual earnings rounded upwards to the next highest thousand, if not already an even thousand. Your coverage amount will be adjusted as your salary changes. The minimum coverage amount is \$10,000 and the maximum \$500,000.

Details of coverage, including a schedule of losses, are provided in your benefit plan description.

Dependent Life

Spouse	\$15,000
Dependent Child(ren)*	\$10,000

*Birth to 21 years (to age 25 if a full-time student)

Short Term Disability

Elimination Period: Hospitalization	Nil
Accident	Nil
Illness	7 calendar days
Weekly Benefit:	66 2/3% of weekly pre-disability earnings
Maximum Benefit Period:	17 weeks
Maximum Weekly Benefit:	\$1,000
Benefit Tax Status:	Non-Taxable

Long Term Disability

Elimination Period:	120 calendar days
Own Occupation Period:	Two (2) years
Monthly Benefit::	66 2/3% of monthly pre-disability earnings
Maximum Benefit Period:	To age 65, recovery or death, whichever occurs first
Maximum Monthly Benefit::	\$4,500
Benefit Tax Status:	Non-Taxable

Best Doctors

Best Doctors[®] is a new program that is offered to those who qualify for Short or Long Term Disability. This program provides medical information and expert advice to help you answer your medical questions.

Extended Health Care

Extended Health Care benefits provide coverage at 80% reimbursement for prescription drugs and 100% reimbursement for all other reasonable and customary eligible expenses.

Your group participates in the Shared Health Network pay direct system (drug card) for prescription drugs. Eligible expenses for other eligible health services and medical devices are paid by the insurance company on a reimbursement basis.

Dental Care

Basic and Diagnostic:	100% Reimbursement	} \$1,500 Combined Maximum
Major Restorative:	80% Reimbursement	
Orthodontics:	50% Reimbursement	\$1,500 Lifetime Maximum

The benefit calendar year maximum is \$1,500* per insured person for all coverage's combined excluding Orthodontics for which there is a \$1,500 lifetime maximum.

****Employees whose insurance becomes effective on or after July 1st of any year will be limited to \$750 per insured for the balance of the calendar year.***

Employee Assistance Program (EAP)

This program is a voluntary confidential counselling and referral service for you and your immediate family members. There is no cost to you for using the program.

Health Care Spending Account

For Regular Municipal Employees, Health Care Spending Account credits of \$500 will be provided by the Employer at the commencement of each Benefit year.

Voluntary Accidental Death & Dismemberment

Voluntary Accidental Death & Dismemberment Insurance is available through your benefits plan. See your Benefits Administrator for details and application forms.

Guaranteed Critical Illness

New employees and their spouse qualify for \$10,000 of voluntary guaranteed critical illness insurance with no medical evidence if they apply within 90 days after satisfying their benefit waiting period. The insurance company for this insurance is Industrial Alliance Pacific, contract number 100003919.

Optional Critical Illness

Optional Critical Illness Insurance is available through your benefits plan. Employees and their spouse can each apply for Optional Critical Illness insurance in units of \$25,000 to a maximum of 12 units for a total of \$300,000. Regular application procedures apply, medical evidence is required. The insurance company for this insurance is Industrial Alliance Pacific, contract number 100003919.

Retiree Benefits Package

Upon retirement (minimum age 55), you can apply for an individual retiree benefits package which includes life, health and dental for you and your dependents. AMSC Insurance bills you directly. The plan terminates at age 70. See your Benefits Administrator for details.