

### OPTION #3 - Gold Plan

#### Life Insurance:

Benefit is = 1x Annual Salary

Reduces by 50% at age 65, terminates at age 71;

Can be converted to an individual policy upon leaving company;

#### Dependant Life Insurance:

\$10,000 for Dependant Spouse

\$5,000 for Dependant Child (from Birth coverage)

#### Accidental Death & Dismemberment:

Mirrors the Life Insurance component

#### Short Term Disability:

66.67% flat coverage of Gross WEEKLY earnings

1,200 nem/Max

1-8-17 Waiting period with first day hospital

Non Taxable

#### Long Term Disability:

66.67% flat coverage of Gross earnings

\$1,500 NEM or higher based on group size

6,000 overall maximum

Non Taxable

#### Healthcare:

\$0 Deductible

Reimbursement level is 100% for all medical expenses,

Drugs covered at 100%; PAY DIRECT CARD; Coverage for those drugs requiring a prescription by law (over the counter Pharmaceuticals).

Enhanced Paramedical coverage at 500 per practitioner

\$10,000/ year of home nursing;

Eye Exam + \$250/24 months Frames, lenses, Contacts.

#### Dentalcare:

0/0 Deductible

Reimbursement level is 100% for basic coverage to an annual maximum of \$2,500;

Major Coverage at 50% combined Max with Basic Dental

2 visits per year for cleanings

10 Scaling units



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