

Schedule of Benefits

BRITISH COLUMBIA PSYCHOLOGICAL ASSOCIATION

Client Number: 047-10188

Plan Effective Date: July 1, 2009

Waiting Period: Benefits effective 3 month(s) from date of hire

Benefit	Details
Basic Life and AD&D	<ul style="list-style-type: none"> • Flat \$25,000; • Benefits reduce by 50% at age 65 ; terminates at age 70.
Dependent Life	<ul style="list-style-type: none"> • Spouse: \$5,000, Child: \$2,500 • Benefit terminates at age 70
Optional Life & Spousal Optional Life	<ul style="list-style-type: none"> • Available in units of \$10,000 to a maximum of \$250,000 • Benefit terminates at age 65
Optional AD&D	<ul style="list-style-type: none"> • Available in units of \$25,000 to a maximum of \$250,000 • Benefit terminates at age 70
Critical Illness	<ul style="list-style-type: none"> • Flat \$25,000 • Benefit terminates at age 70
Weekly Indemnity	<ul style="list-style-type: none"> • 66 2/3% of salary • Maximum benefit of \$1,000/week • Commencement - 1st day accident, 1st day hospitalization, 8th day illness • 16 week benefit period • Benefits are non-taxable • Benefit terminates at age 65
Long Term Disability	<ul style="list-style-type: none"> • 75% of salary • Maximum benefit of \$7,500/month • Non-evidence maximum of \$1,500 • 16 week elimination period • 2 year "own occupation" definition of disability • Benefits are taxable • Benefit terminates at age 65
Extended Health Care	<ul style="list-style-type: none"> • 100% Semi-Private Hospital • 100% Out-of-Country Emergency Medical coverage • Other Services <ul style="list-style-type: none"> ◦ 80% reimbursement on Prescription Drugs - generic, pay direct drug plan included, no annual maximum ◦ 80% reimbursement on all other eligible expenses ◦ Deductible - nil ◦ Unlimited maximum - certain inner limits apply ◦ Vision Care - 100% reimbursement, \$150/24 months ◦ Paramedical Practitioners - \$500/practitioner/year ◦ Emergency Travel Assistance Plan - 60 day duration ◦ Employee Assistance Program ◦ Maple Virtual Care ◦ WorldCare Ally Service ◦ WorldCare Medical Second Opinion Service ◦ Benefit terminates at age 70
Dental Care	<ul style="list-style-type: none"> • 80% Basic Services • 50% Major Restorative Services <ul style="list-style-type: none"> ◦ \$2,000 combined Basic and Major annual maximum per person • Deductible - nil • Recall examinations every nine months • Current Provincial Fee Guide for General Practitioners • Benefit terminates at age 70

For a detailed explanation of your coverage, refer to your Benefits Booklet.