

YOUR BENEFITS PLAN OPTIONS



OPTIONS OVERVIEW



Your Benefits

Review thoroughly so you can customize with confidence

has provided you with \$ _____ as annual flex dollars.

Use flex dollars and payroll deductions to personalize your benefits plan.

Selection Period:

- If you do NOT make your benefit choices within the selection period you will receive base coverage and any remaining flex dollars will be automatically added to your health care spending account.

Update your selections in 2 years, with the exception of a life event such as marriage or birth of a child.

Sign in to equitable.ca as a plan member

- See your flex dollars and budget bar in action
- See the cost of each benefit option
- Personalize your benefits plan



This Benefits Plan Options Overview provides a summary of the coverage and benefits your Plan Sponsor has made available. This summary is not a contract and is not an offer to provide insurance. This summary provides only an overview of coverage and benefits that are available for you to select. The actual coverage and benefits that apply to you will depend on what you select. In all respects, the provisions of the Group Policy Contract will apply to the coverage and benefits. It is important that you select the coverage and benefits you want. If you need any assistance in making your selections, please contact the myFlex Benefits team at myflexbenefits@equitable.ca or 1.800.265.4556.

Your Benefits

Review thoroughly so you can customize with confidence

has provided you with $\quad\quad\quad$ % of your income as annual flex dollars.

Use flex dollars and payroll deductions to personalize your benefits plan.

Selection Period:

- If you do NOT make your benefit choices within the selection period you will receive base coverage and any remaining flex dollars will be automatically added to your health care spending account.

Update your selections in 2 years, with the exception of a life event such as marriage or birth of a child.

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Your Benefits

Review thoroughly so you can customize with confidence

has provided you with annual flex dollars based on the following:

- \$ if you are requesting coverage for yourself only
- \$ if you are requesting coverage for yourself and one family member
- \$ if you are requesting coverage for yourself and your family

Selection Period:

- If you do NOT make your benefit choices within the selection period you will receive base coverage and any remaining flex dollars will be automatically added to your health care spending account.

Update your selections in **2 years**, with the exception of a life event such as marriage or birth of a child.

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- See the cost of each benefit option
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Short Term Disability

Coverage for: Yourself

Paid with: Payroll deductions

Just in case

Short Term Disability (STD) is included in your benefits plan.

Short Term Disability insurance replaces a portion of your income (paid weekly) while you're unable to work for a short period of time due to illness or injury, if your application for disability benefits is approved.

Your included STD benefit

67% of your income

- STD is limited to a maximum of 17 weeks
- Coverage is provided from the 1st day of an accident or the 8th day of an eligible illness

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

STD is non-taxable: Payroll deductions are used (instead of Flex Dollars) to prevent any benefits paid while you're off work from being taxed.

"I needed some time off
to recover from surgery"

Equitable Plan Member

Short Term Disability

Coverage for: Yourself

Paid with: Flex dollars and/or payroll deductions

Just in case

Short Term Disability (STD) is included in your benefits plan.

Short Term Disability insurance replaces a portion of your income (paid weekly) while you're unable to work for a short period of time due to illness or injury, if your application for disability benefits is approved.

Your included STD benefit

70% of your income

- STD is limited to a maximum of 17 weeks
- Coverage is provided from the 1st day of an accident or the 8th day of an eligible illness

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

STD is taxable: Any benefits paid while you're off work will be considered taxable income.

"I needed some time off
to recover from surgery"

Equitable Plan Member

Short Term Disability

Coverage for: Yourself

Paid with:

Just in case

Short Term Disability (STD) is included in your benefits plan.

Short Term Disability insurance replaces a portion of your income (paid weekly) while you're unable to work for a short period of time due to illness or injury, if your application for disability benefits is approved.

Your included STD benefit

- STD is limited to a maximum of weeks
- Coverage is provided from the day of an accident or the day of an eligible illness

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

“I needed some time off to recover from surgery”

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Long Term Disability

Coverage for: Yourself

Paid with: Payroll deductions

Prolonged absences can impact your income

There may come a time when you're unable to work.

Long Term Disability (LTD) insurance can help prepare you.

Long Term Disability insurance replaces a portion of your income (paid monthly) while you're unable to work for an extended period of time due to illness or injury, if your application for disability benefits is approved.

Choose your LTD benefit

Option #1 - Base coverage

67% of your income
for the first \$3,750, then 50% of
the remainder

Maximum period – to age 65

Option #2

50% of your income

Maximum period – 5 years

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

LTD is non-taxable: Payroll deductions are used (instead of Flex Dollars) to prevent any benefits paid while you're off work from being taxed.

"I hope I'll be able to return to work soon. It's been longer than I thought."

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Long Term Disability

Coverage for: Yourself

Paid with: Payroll deductions

Prolonged absences can impact your income

There may come a time when you're unable to work.

Long Term Disability (LTD) insurance can help prepare you.

Long Term Disability insurance replaces a portion of your income (paid monthly) while you're unable to work for an extended period of time due to illness or injury, if your application for disability benefits is approved.

Your included LTD benefit

67% of your income

for the first \$3,750, then 50% of the remainder

Maximum period – to age 65

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

LTD is non-taxable: Payroll deductions are used (instead of Flex Dollars) to prevent any benefits paid while you're off work from being taxed.

"I hope I'll be able to return to work soon. It's been longer than I thought."

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Long Term Disability

Coverage for: Yourself

Paid with: Flex dollars and/or payroll deductions

Prolonged absences can impact your income

There may come a time when you're unable to work.

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Long Term Disability insurance replaces a portion of your income (paid monthly) while you're unable to work for an extended period of time due to illness or injury, if your application for disability benefits is approved.

Your included LTD benefit

70% of your income

Maximum period – to age 65

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

LTD is taxable: Any benefits paid while you're off work will be considered taxable income.

"I hope I'll be able to return to work soon. It's been longer than I thought."

Equitable Plan Member

Long Term Disability

Coverage for: Yourself

Paid with:

Prolonged absences can impact your income

There may come a time when you're unable to work.

Long Term Disability (LTD) insurance can help prepare you.

Long Term Disability insurance replaces a portion of your income (paid monthly) while you're unable to work for an extended period of time due to illness or injury, if your application for disability benefits is approved.

Your included LTD benefit

Maximum period – to age 65

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

“I hope I’ll be able to return to work soon. It’s been longer than I thought.”

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Health

Coverage for: Yourself and dependents

Paid with: Flex dollars and/or payroll deductions

Make healthy choices

Reduce your out of pocket costs to better health.

Prescription drugs – Consider family history, maintenance medications and coverage for other conditions or illnesses.

Vision – Our ability to see is often taken for granted. We ask more and more of our eyes when we watch TV, stare at a computer or expose them to harmful UV light. See the difference vision care can make.

Choose your health benefit

Option #1 - Base coverage	Option #2	Option #3
<p>Prescription drug plan 0% coverage until total eligible claims reach \$2,500 – 100% coverage thereafter/year \$ _____ yearly maximum/person \$1,000,000 lifetime maximum/person</p> <p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p>	<p>Prescription drug plan 70% coverage until total paid claims reach \$2,500 – 100% coverage thereafter/year \$ _____ yearly maximum/person \$1,000,000 lifetime maximum/person</p> <p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p> <p>Orthotics \$150/year</p> <p>Hearing aids \$300/60 months</p> <p>Semi private hospital room</p> <p>Private duty nursing \$5,000/year</p>	<p>Prescription drug plan 80% coverage until total paid claims reach \$2,500, 100% coverage thereafter/year \$ _____ yearly maximum/person \$1,000,000 lifetime maximum/person</p> <p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p> <p>Orthotics \$300/year</p> <p>Hearing aids \$500/60 months</p> <p>Private hospital room</p> <p>Private duty nursing \$10,000/year</p> <p>Vision \$200/24 months</p>

Standard list of medical supplies and equipment is also included. See your plan member booklet for full details.

Health

Coverage for: Yourself and dependents

Paid with: Flex dollars and/or payroll deductions

Make healthy choices

Minimize your out of pocket costs to better health.

Prescription drugs – Consider family history, maintenance medications and coverage for other conditions or illnesses.

Paramedical services – Consider prevention and rehabilitation services such as massage therapy, chiropractic, and physiotherapy for better health. Paramedical services also include: Naturopath, Osteopath, Podiatrist/Chiropracist, Psychologist, Specialist in Acupuncture, Speech Therapist, Athletic Therapists, Audiologists, and Dieticians.

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Choose your health benefit

Option #1 - Base coverage	Option #2	Option #3
<p>Prescription drug plan 70% coverage until total paid claims reach \$2,500 – 100% coverage thereafter/year \$ yearly maximum/person</p> <p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids \$300/60 months</p> <p>Private duty nursing \$5,000/year</p>	<p>Prescription drug plan 80% coverage until total paid claims reach \$2,500 – 100% coverage thereafter/year \$ yearly maximum/person</p> <p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids \$500/60 months</p> <p>Private duty nursing \$10,000/year</p> <p>Semi private hospital room</p> <p>Orthotics \$200/year</p> <p>Paramedical \$200/practitioner up to a combined \$400 annual maximum</p>	<p>Prescription drug plan 90% coverage until total paid claims reach \$2,500, 100% coverage thereafter/year \$ yearly maximum/person</p> <p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p> <p>Hearing aids \$750/60 months</p> <p>Private duty nursing \$15,000/year</p> <p>Private hospital room</p> <p>Orthotics \$400/year</p> <p>Paramedical \$300/practitioner up to a combined \$1,200 annual maximum</p> <p>Vision \$250/24 months</p>

Standard list of medical supplies and equipment is also included. See your plan member booklet for full details.

Health

Coverage for: Yourself and dependents

Paid with: Flex dollars and/or payroll deductions

Make healthy choices

Minimize or eliminate your out of pocket costs to better health.

Prescription drugs – Consider family history, maintenance medications and coverage for other conditions or illnesses.

Paramedical services – Consider prevention and rehabilitation services such as massage therapy, chiropractic, and physiotherapy for better health. Paramedical services also include: Naturopath, Osteopath, Podiatrist/Chiropodist, Psychologist, Specialist in Acupuncture, Speech Therapist, Athletic Therapists, Audiologists, and Dieticians.

Vision – Our ability to see is often taken for granted. We ask more and more of our eyes when we watch TV, stare at a computer or expose them to harmful UV light. See the difference vision care can make.

Choose your health benefit

Option #1 - Base coverage	Option #2	Option #3
<p>Prescription drug plan 80% coverage until total paid claims reach \$2,500 – 100% coverage thereafter/year</p> <p>\$ yearly maximum/person</p>	<p>Prescription drug plan 90% coverage until total paid claims reach \$2,500 – 100% coverage thereafter/year</p> <p>\$ yearly maximum/person</p>	<p>Prescription drug plan 100% coverage</p> <p>\$ yearly maximum/person</p>
<p>Paramedical \$200/practitioner up to a combined \$400 annual maximum</p>	<p>Paramedical \$300/practitioner up to a combined \$600 annual maximum</p>	<p>Paramedical \$500/practitioner up to a combined \$2,000 annual maximum</p>
<p>Vision \$200/24 months</p>	<p>Vision \$300/24 months</p>	<p>Vision \$400/24 months</p>
<p>Orthotics \$200/year</p>	<p>Orthotics \$300/year</p>	<p>Orthotics \$400/year</p>
<p>Hearing aids \$500/60 months</p>	<p>Hearing aids \$750/60 months</p>	<p>Hearing aids \$1,000/60 months</p>
<p>Semi private hospital room</p>	<p>Private hospital room</p>	<p>Private hospital room</p>
<p>Private duty nursing \$10,000/year</p>	<p>Private duty nursing \$15,000/year</p>	<p>Private duty nursing \$20,000/year</p>
<p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p>	<p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p>	<p>Out of province/country \$5,000,000 max/person for a 90-day trip duration (includes Travel Assist)</p>

Standard list of medical supplies and equipment is also included. See your plan member booklet for full details.

Dental

Coverage for: Yourself and dependents

Paid with: Flex dollars and/or payroll deductions

Keep smiling,

because a toothache doesn't have to hurt your wallet.

Basic dental services include oral examinations, cleanings, x-rays and fillings.

Major dental services include bridges, crowns and major surgery.

Choose your dental benefit		
Base coverage	Option #1	Option #2
No coverage required	<p>Basic dental 70% coverage</p> <p>\$1,000 annual maximum, for basic dental services</p> <p>Check-ups every 9 months</p>	<p>Basic dental 80% coverage</p> <p>Major dental 50% coverage</p> <p>\$1,000 annual maximum, combined for basic and major services</p> <p>Check-ups every 6 months</p>

"I don't hide my smile anymore!"

Equitable Plan Member

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Coverage for: Yourself and dependents

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Choose your dental benefit		
Option #1 - Base coverage	Option #2	Option #3
<p>Basic dental 70% coverage</p> <p>Major dental 50% coverage</p> <p>\$1,000 annual maximum, combined for basic and major services</p> <p>Check-ups every 9 months</p>	<p>Basic dental 80% coverage</p> <p>Major dental 50% coverage</p> <p>\$1,500 annual maximum, combined for basic and major services</p> <p>Check-ups every 9 months</p>	<p>Basic dental 90% coverage</p> <p>Major dental 50% coverage</p> <p>\$2,000 annual maximum, combined for basic and major services</p> <p>Check-ups every 6 months</p>

"I don't hide my smile anymore!"

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Dental

Coverage for: Yourself and dependents

Paid with: Flex dollars and/or payroll deductions

Keep smiling,

because a toothache doesn't have to hurt your wallet.

Basic dental services include oral examinations, cleanings, x-rays and fillings.

Major dental services include bridges, crowns and major surgery.

Choose your dental benefit		
Option #1 - Base coverage	Option #2	Option #3
<p>Basic dental 80% coverage</p> <p>Major dental 50% coverage</p> <p>\$1,500 annual maximum, combined for basic and major services</p> <p>Check-ups every 9 months</p> <p>Orthodontics 50% Coverage Lifetime Maximum - \$2,000/ dependent child</p>	<p>Basic dental 90% coverage</p> <p>Major dental 50% coverage</p> <p>\$2,000 annual maximum, combined for basic and major services</p> <p>Check-ups every 9 months</p> <p>Orthodontics 50% Coverage Lifetime Maximum - \$2,500/ dependent child</p>	<p>Basic dental 100% coverage</p> <p>Major dental 50% coverage</p> <p>\$2,500 annual maximum, combined for basic and major services</p> <p>Check-ups every 6 months</p> <p>Orthodontics 50% Coverage Lifetime Maximum - \$3,000/person (dependent children and adults)</p>

"I don't hide my smile anymore!"

Equitable Plan Member

Life

Coverage for: Yourself

Paid with: Flex dollars and/or payroll deductions

Cared For.

Life insurance is included in your benefit plan

Life insurance can financially support your loved ones when faced with tragedy.

- Assist with the adjustment of sudden loss of income
- Continue to live the lifestyle they are familiar with
- Cover debts and final expenses such as funeral costs

Your included life benefit

will be paid to your selected beneficiary in the tragic event you should pass on.

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

“I wouldn’t want my family to be burdened with funeral expenses.”

Equitable Plan Member

Critical Illness

Coverage for: Yourself
Offered by your employer

So you never have to ask *what now?*

Critical Illness Coverage is included in your benefits plan.

Critical Illness Coverage allows you to focus on recovery, instead of worrying about expenses. Your Critical Illness payment can be used to suit your own needs such as:

- Modifying your home or vehicle;
- Enlisting the help of a caregiver; or
- Covering treatments not included under your health benefits plan.

Insured Conditions

- Alzheimer’s Disease
- Aorta Surgery
- Benign Brain Tumour
- Blindness
- Cancer
- Coma
- Coronary Artery Bypass Surgery
- Deafness
- Dismemberment
- Heart Attack
- Heart Valve Replacement
- Loss of Independence Benefit
- Loss of Speech
- Major Organ Failure
- Major Organ Transplant
- Motor Neuron Disease
- Multiple Sclerosis
- Occupational HIV
- Paralysis
- Parkinson’s Disease
- Severe Burns
- Stroke

Additional Benefits

- Ductal Carcinoma in situ (DCIS) Benefit
- Early Stage Prostate Cancer (T1a or T1b) Treatment
- Hip or Knee Replacement Surgery
- Second Event Benefit

Your included Critical Illness benefit

Will be paid based on criteria for the conditions listed above.

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

“My side of the family is prone to cancer. We applied for CI coverage to protect ourselves from unknown possibilities”

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Dependent Life

Coverage for: Your spouse and child(ren)

Paid with: Flex dollars and/or payroll deductions

Cared For.

Dependent Life insurance is included in your benefit plan

Dependent Life insurance can financially support you when faced with tragedy.

If your spouse or child passes away, this coverage can assist with:

- Final expenses such as funeral costs
- Supporting the adjustment of a sudden loss

Your included dependent life benefit

will be paid to you, should you lose your spouse in a tragic event.

will be paid to you, should you lose your child in a tragic event.

“My kids are my world... I was pleased my employer included this coverage because there’s no way I could come up with the cost of a funeral on my own.”

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Accidental Death and Dismemberment

Coverage for: Yourself

Paid with: Flex dollars and/or payroll deductions

Accidents Happen.

Accidental Death and Dismemberment (AD&D) is included in your benefits plan.

AD&D Insurance provides a lump sum payment* if you die or suffer an injury caused by accidental, violent and external means, independently of all other causes.

Your Included AD&D Benefit

will be paid to your selected beneficiary if you suffer an accidental death or dismemberment.

*The percentage of benefit paid, is predetermined by the loss suffered. The full benefit is paid on death. Partial benefits are paid for other losses.

Your calculated benefit amount and applicable maximums with and without medical information will be provided when you sign in.

Optional Life Benefits

Option to apply for additional coverage for: Yourself, and your dependents

Paid with: Payroll deductions upon approval of application

What if you had a plan,

<p>So you can take care, if you're not there.</p> <p>Optional Life Max of \$500,000 Increments of \$10,000</p>	<p>So you could worry a little less and live a little more.</p> <p>Spousal Optional Life Max of \$500,000 Increments of \$10,000</p>	<p>To help you through the hardest hardship.</p> <p>Child Optional Life Max of \$25,000/child Increments of \$5,000</p>	<p>Even the strongest body carries a fragile life.</p> <p>Optional AD&D (matches chosen amount of Optional Life for minimal cost)</p>
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You have the option to purchase additional coverage to protect your loved ones.

Sign in to see! The budget bar will calculate the cost of Optional Benefits – before you apply.

"I can't imagine losing my wife, my best friend, and becoming a single parent in one blow... with this coverage we'll be able to keep the house."

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Health Care Spending Account

Option to provide additional flexibility for: Yourself, and your dependents
Annual starting balance = Remaining flex dollars

Save for other health expenses

A Health Care Spending Account (HCSA) is a lot like a savings account that is replenished annually.

Remaining flex dollars are saved in your HCSA

TIP 1: You have the option of setting a minimum amount in your HCSA.

This option will impact the budget bar but can be useful when saving for health expenses such as laser eye surgery.

TIP 2: Unused funds in your HCSA expire in 1 year, so use it or lose it!

I use my HCSA to cover extra visits to my chiropractor, and the leftover fees at the pharmacy.”

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Option to provide additional flexibility for: Yourself, and your dependents

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Remaining flex dollars are saved in your HCSA

TIP 1: You have the option of setting a minimum amount in your HCSA.

This option will impact the budget bar but can be useful when saving for health expenses such as laser eye surgery.

TIP 2: Any unused balance remaining in your HCSA at the end of a plan year will be carried forward and added to the HCSA allocation for the next plan year. The carried forward amount will be used first. Any unused carried forward amount remaining at the end of the next plan year will expire.

I use my HCSA to cover extra visits to my chiropractor, and the leftover fees at the pharmacy.”

Equitable Plan Member

Works for me.:

Canadians have turned to Equitable Life since 1920 to protect what matters most. We work with independent advisors across Canada to offer individual insurance, savings and retirement and group benefits solutions to meet your needs.

Equitable Life is not your typical financial services company. We have the knowledge, experience and ability to find solutions that work for you. We're friendly, caring and interested in helping. And we're owned by our participating policyholders, not shareholders, allowing us to focus on your needs and providing you with personalized service, financial protection and peace of mind.



 The Equitable Life Insurance Company of Canada

 1.800.722.6615

 www.equitable.ca

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