

Your benefits at a glance

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EHC

Health Care

Medical

Benefit Details

	Bronze	Silver	Gold	Platinum
Maximum	\$1,000,000 per lifetime	Unlimited	Unlimited	Unlimited
Deductible	Nil	Nil	Nil	Nil
Termination Age	Retirement	Retirement	Retirement	Retirement
	(On retirement you may be eligible for retiree coverage. Please contact canadabenefits@aon.ca)			
Dependant Eligibility	Eligible child dependants can be covered until the end of the month following attainment of age 23 (or age 26 if a full-time student)			

Covered Expenses

Out-of Province/ Canada Medical Emergency	100% Lifetime maximum of \$1,000,000 60 day trip limit	100% Lifetime maximum of \$1,000,000 60 day trip limit	100% Lifetime maximum of \$1,000,000 60 day trip limit	100% Lifetime maximum of \$1,000,000 60 day trip limit
Emergency Travel Assistance (ETA)	Included	Included	Included	Included
Amount Reimbursed		80%	90% of expenses up to \$2,500 per calendar year, 100% thereafter applicable to all but Hospital, Out of Country, ETA	100%
Prescription Drugs (legally requiring a prescription)	No Coverage You may pay for eligible expenses using your HCSA funds. Once you have used the balance of your HCSA funds, you will be responsible for the costs remaining in the benefit period	Mandatory Generic Unlimited coverage except for: \$15,000 lifetime maximum on fertility drugs, \$500 lifetime maximum on smoking cessation, R&C on sclerotherapy. Dispensing fee deductible*	Mandatory Generic Unlimited coverage except for: \$15,000 lifetime maximum on fertility drugs, \$500 lifetime maximum on smoking cessation, R&C on sclerotherapy. Dispensing fee deductible*	Mandatory Generic Unlimited coverage except for: \$15,000 lifetime maximum on fertility drugs, \$500 lifetime maximum on smoking cessation, R&C on sclerotherapy. Dispensing fee deductible*
Vision Care		Not Covered	\$150 every 24 months	\$250 every 24 months
Eye Exams			1 exam per 12 months	1 exam per 12 months
Hospital Coverage		Semi-Private	Semi-Private	Private

Note for Québec Residents: The Régie de l'assurance maladie du Québec (RAMQ) requires that all employees and their dependants who are eligible for group benefits under a private plan, have a minimum level of drug insurance coverage. If you select Option 1 or don't cover all eligible dependants you must complete the certification process in the enrolment tool.

*Prescription drug deductible in Quebec will be an amount Per Script instead of a Dispensing fee.

Colleagues

Medical

Benefit Details

	Bronze	Silver	Gold	Platinum
Medical Supplies and Services				
Private Duty Nursing	No Coverage You may pay for eligible expenses using your HCSA funds. Once you have used the balance of your HCSA funds, you will be responsible for the costs remaining in the benefit period	\$10,000 per calendar year	\$10,000 per calendar year	\$10,000 per calendar year
Hearing Aids		\$400 per 4 calendar years	\$400 per 4 calendar years	\$400 per 4 calendar years
Orthopaedic Shoes/Orthotics		Orthopaedic shoes 2 pairs per calendar year Orthotics 1 pair per calendar year	Orthopaedic shoes 2 pairs per calendar year Orthotics 1 pair per calendar year	Orthopaedic shoes 2 pairs per calendar year Orthotics 1 pair per calendar year
Surgical Stockings		4 pairs per calendar year	4 pairs per calendar year	4 pairs per calendar year

Paramedical Services

Psychologist, Speech Therapist	No Coverage You may pay for eligible expenses using your HCSA funds. Once you have used the balance of your HCSA funds, you will be responsible for the costs remaining in the benefit period	No Coverage You may pay for eligible expenses using your HCSA funds. Once you have used the balance of your HCSA funds, you will be responsible for the costs remaining in the benefit period	\$1,000 per calendar year per practitioner	\$1,000 per calendar year per practitioner
Podiatrist/ Chiropractist, Chiropractor, Physiotherapist, Naturopath, Registered Massage Therapist, Acupuncturist, Homeopath, Osteopath			\$500 per calendar year per practitioner	\$600 per calendar year per practitioner

DEFAULT COVERAGE:

New Hire Enrolment: You will receive Gold You only coverage if you are a new hire and do not enrol during your initial enrolment period.

Annual Re-Enrolment: Your current coverage will be maintained if you do not enrol during your annual re-enrolment period.

Colleagues

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Dental

Dental

Dental

Benefit Details

	Bronze	Silver	Gold	Platinum
Termination Age	No Coverage	Retirement	Retirement	Retirement
Dependant Eligibility		Eligible child dependants can be covered until the end of the month following attainment of age 23 (or age 26 if a full-time student)		
Deductible		Nil	Nil	Nil
Dental Fee Guide		Current Year fee guide for General Practitioners and Specialists	Current Year fee guide for General Practitioners and Specialists	Current Year fee guide for General Practitioners and Specialists
Recall Examination Frequency		Once every 9 months	Once every 9 months	Once every 9 months

Covered Expenses

Preventative Services	You may pay for eligible expenses using your HCSA funds. Once you have used the balance of your HCSA funds, you will be responsible for the costs remaining in the benefit period	80% of the first \$500 eligible expenses, 40% thereafter	90% of the first \$500 eligible expenses, 50% thereafter	100% of the first \$500 eligible expenses, 60% thereafter
Basic Endodontic/Periodontic				
Dentures/Bridges/Crowns				
Annual maximum		\$900 per calendar year (combined for all services excluding orthodontic)	\$2,450 per calendar year (combined for all services excluding orthodontic)	\$5,000 per calendar year (combined for all services excluding orthodontic)
Orthodontic		No Coverage	50%	50%
Orthodontic Maximum			\$2,000 lifetime maximum (for dependant children under 19 only)	\$2,500 lifetime maximum (for dependant children under 19 only)

DEFAULT COVERAGE:

New Hire Enrolment: You will receive Silver You Only coverage if you are a new hire and do not enrol during your initial enrolment period.

Annual Re-Enrolment: Your current coverage will be maintained if you do not enrol during your annual re-enrolment period.

Note: You will receive Silver at your current coverage level (You Only, You + 1, You + 2 or More) if you do not enrol during the 2019 enrolment period.

Colleagues

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LTD

Long Term Disability

Long Term Disability

	Option A	Option B	Option C	Option D
Benefit	50% of monthly earnings	70% of monthly earnings	50% of the first \$2,500 of monthly earnings, plus 42% of the next \$3,500 of monthly earnings, plus 32% of any excess amount	66% of the first \$2,500 of monthly earnings, plus 54% of the next \$3,000 of monthly earnings, plus 45% of any excess amount
Maximum Benefit	\$20,000 per month	\$20,000 per month	\$20,000 per month	\$20,000 per month
COLA	2%	2%	2%	2%
Definition of Disability	Unable to do own occupation for 2 years and any occupation thereafter	Unable to do own occupation for 2 years and any occupation thereafter	Unable to do own occupation for 2 years and any occupation thereafter	Unable to do own occupation for 2 years and any occupation thereafter
Tax Status of any Disability Payments	Taxable	Taxable	Non-taxable	Non-taxable
Termination Age	Earlier of age 65 less the qualifying period or retirement	Earlier of age 65 less the qualifying period or retirement	Earlier of age 65 less the qualifying period or retirement	Earlier of age 65 less the qualifying period or retirement

DEFAULT COVERAGE

New Hire Enrolment: You will receive Option A if you are a new hire and do not enrol during your initial enrolment period.

Annual Re-Enrolment: Your current coverage will be maintained if you do not enrol during your annual re-enrolment period.

Note: You will receive Option A if you do not enrol during the 2019 enrolment period.

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STD

Short-Term Disability

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Short-Term Disability (STD)

Aon provides you with automatic Short Term Disability (STD) coverage at no cost to you. Your STD coverage provides you with income protection should you be unable to work due to an illness or injury. Benefits begin once you are approved for STD benefits.

Benefit	Provides a taxable benefit up to 100% of your annual base salary, based on your years of service Provides benefits for the first 26 weeks you are unable to work, subject to receipt of satisfactory medical evidence		
	Years of Service	Weeks at 100%	Weeks at 66 ^{2/3} %
	Colleagues		
	0	2	24
	1	4	22
	2	8	18
	3	12	14
	4	16	10
	5	20	6
	6	22	4
	7	24	2
	8	26	0

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ELife

Basic Life

Basic Life

	Option 1	Option 2
Coverage	0.5 x annual earnings	1 x annual earnings
Maximum	\$5,000,000 combined with Optional Life	
Reduction	Reduce to 50% of annual earnings on the Employee's 65 th birthday	
Termination Age	Earlier of age 70 or retirement	

DEFAULT COVERAGE:

New Hire Enrolment: You will receive 1 x earnings coverage if you are a new hire and do not enrol during your initial enrolment period.

Annual Re-Enrolment: Your current coverage will be maintained if you do not enrol during your annual re-enrolment period.

Colleagues

Optional Employee Life

Coverage	Available in multiples of annual earnings by providing evidence of insurability*, beginning with a minimum coverage level of 1 x annual earnings.
Maximum	7x annual earnings to a combined maximum of \$5,000,000 with Basic Life
Evidence Requirements	*No evidence required for the lesser of \$200,000 or 1 x annual earnings if your application is received within the 31 day initial enrollment period
Termination Age	Earlier of age 65 or retirement

Optional Spousal Life

Coverage	Available in units of \$50,000 by providing evidence of insurability*, beginning with a minimum coverage level of \$25,000
Maximum	\$500,000
Evidence Requirements	*No evidence required for \$200,000 or less if your application is received within the 31 day initial enrollment period
Termination age	Earlier of the end of the month following the Employee's or Spouse's attainment of age 70 or retirement

Optional Child Life

Coverage	Available in units of \$5,000
Maximum	\$20,000
Termination Age	Earlier of member age 70 or retirement or when the dependant is no longer eligible for coverage

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Crit

Optional Critical Illness

Employee Optional Critical Illness

Coverage	Available in units of \$5,000 Minimum of \$10,000 (2 units) Maximum of \$150,000 (30 units)
Evidence Requirements	Coverage of \$30,000 (6 units) or more requires evidence of insurability.
Reduction	Benefit reduces by 50% at member age 65 to a maximum of \$50,000 (minimum benefit of \$10,000).
Termination Age	Earlier of employee age 70, retirement, or benefit payout.

Colleagues

Spousal Optional Critical Illness

Coverage	Available in units of \$5,000 Minimum of \$10,000 (2 units) Maximum of \$150,000 (30 units)
Evidence Requirements	Coverage of \$30,000 (6 units) or more requires evidence of insurability.
Reduction	Benefit reduces by 50% at spouse age 65 to a maximum of \$50,000 (minimum benefit of \$10,000).
Termination Age	Earlier of employee age 70, spouse age 70, employee retirement or benefit payout.

Child Optional Critical Illness

Coverage	\$10,000 per dependent child
Termination Age	Earlier of employee age 70, employee retirement, or benefit payout.

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ADD

Accidental Death & Dismemberment

Accidental Death & Dismemberment (AD&D)

	Option 1	Option 2
Coverage	0.5 x annual earnings	1 x annual earnings
Maximum	\$2,500,000 combined with Optional AD&D	
Reduction	Reduce to 50% of annual earnings on the Employee's 65 th birthday	
Termination age	Earlier of age 70 or retirement	

Employee Optional Accidental Death & Dismemberment (AD&D)

Coverage	Available in multiples of annual earnings beginning with a minimum coverage level of 1 x annual earnings
Maximum	8 x annual earnings a \$2,500,000 maximum combined with Basic AD&D
Termination Age	Earlier of age 65 or retirement

Spousal Optional Accidental Death & Dismemberment (AD&D)

Coverage	Select coverage from \$50,000 to \$1,000,000
Maximum	\$1,000,000
Termination Age	Earlier of Employee's or Spouse's age 70 or employee's retirement

Child Optional Accidental Death & Dismemberment (AD&D)

Coverage	Select coverage from \$5,000 to \$20,000
Maximum	\$20,000
Termination Age	Earlier of employee's age 70 or retirement or when the dependant is no longer eligible for coverage

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VB

Vacation

Vacation Purchase Plan

Colleagues

Aon's Vacation Purchase Plan (VPP) allows you to increase your vacation time by purchasing (through payroll deductions) up to 10 additional days of vacation per year, based on your years of service. Your vacation purchase is conditional on management approval each year and should be made only if you are confident that your work schedule will allow you to use more vacation time. The overall maximum vacation allotment for a calendar year cannot exceed six weeks. You can purchase extra vacation time during the re-enrolment period.

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PEN

Pension

Defined Contribution Pension Plan (DCPP) (10004010)

Eligibility	All permanent colleagues working 20 hours or more per week must join this plan	
Contributions	Basic (Required)	Voluntary
	You must contribute either 2%, 3% or 4% of your Base Annual Salary You will be automatically enrolled at a contribution rate of 2% of your Base Annual Salary.	You may choose to contribute up to an additional 3% of your Base Annual Salary to the DCPP, the Group RRSP, and/or the CSSP combined.
Aon match	Aon will match your Basic contributions and contribute an additional 0.25% of your salary, up to a maximum of 4.25%	Aon will match your voluntary contributions (with Aon Credits directed to the Aon Benefits program) up to a maximum of 3% of your Base Annual Salary.
Additional information	<ul style="list-style-type: none"> Contributions to the DCPP cannot exceed the lesser of 18% of your earnings or the annual contribution maximum. All contributions to your DCPP are invested at your direction Contributions are locked-in until retirement, starting at age 55 For additional details, please go to manulife.ca/Aon 	

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RSP

RRSP

Group Registered Retirement Savings Plan (RRSP) / Spousal RRSP (20001973)

Eligibility	All colleagues are eligible and may choose to join this plan. You may also choose to contribute to a Spousal RRSP.	
Contributions	Voluntary	Optional
	You may choose to contribute up to an additional 3% of your Base Annual Salary to the DCPP, the Group RRSP, Spousal RRSP, and/or the CSSP combined.	In addition, you can make optional contributions up to 10% of your Base Annual Salary, in 1% increments, to the Group and/or Spousal RRSP.
Aon match	Aon will match your voluntary contributions (with Aon Credits directed to the Aon Benefits program) up to a maximum of 3% of your Base Annual Salary.	Optional contributions will not be matched by Aon.
Additional information	<ul style="list-style-type: none"> All contributions to your RRSP are invested at your direction All contributions to a Spousal RRSP are invested at your spouse's direction To set up a Spousal RRSP, you must first join the RRSP and provide your instructions for how much of each pay to direct to the Spousal RRSP. Your spouse must complete the Application Form - Group Retirement Savings Plan and send it to Manulife. If your spouse does not set up an account, your contributions will not be invested and no tax receipt will be issued. Contributions to your RRSPs (yours and your Spousal RRSP, if you contribute to one) cannot exceed the maximum set by the Income Tax Act. For your personal contribution limit, refer to the most recent Notice of Assessment issued to you by Canada Revenue Agency after you filed your income tax return. For additional details, please go to manulife.ca/Aon 	

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OTH

Other Savings

Company Share Save Plan (CSSP) (50004012)

Eligibility	All colleagues are eligible and may choose to join this plan.	
Contributions	Voluntary	Optional
	You may choose to contribute up to an additional 3% of your Base Annual Salary to the DCPP, the Group RRSP, and/or the CSSP combined.	In addition, you can make optional contributions up to 10% of your Base Annual Salary, in 1% increments.
Aon match	Aon will match your voluntary contributions (with Aon Credits directed to the Aon Benefits program) up to a maximum of 3% of your Base Annual Salary.	Optional contributions will not be matched by Aon.
Additional information	<ul style="list-style-type: none"> Contributions to the CSSP are invested in Aon PLC Common Stock (Aon stock). Aon stock is considered 'foreign property' for Canadian income tax purposes. For additional details, please go to manulife.ca/Aon 	

Non Registered Savings Plan (NRSP) (40004011)

Eligibility	All colleagues are eligible and may choose to join this plan.	
Contributions	Optional	
	You can make optional contributions up to 10% of your Base Annual Salary, in 1% increments.	
Aon match	Optional contributions will not be matched by Aon.	
Additional information	<ul style="list-style-type: none"> All contributions to your NRSP are invested at your direction For additional details, please go to manulife.ca/Aon 	

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In the event there is a discrepancy between this document and the formal plan or policy documents the formal plan or policy documents will take precedence.