

GOLD BENEFIT PLAN DESIGN SUMMARY

BENEFITS	COVERAGE
LIFE INSURANCE AND AD&D	200% of Annual earnings Maximum benefit \$250,000
DEPENDENT LIFE INSURANCE	\$10,000 Spouse \$5,000 Children
SHORT TERM DISABILITY	66.7% of the first \$600 of weekly income, 50% of the balance Maximum benefit \$920 per week First day Accident First day Hospital Seventh day Illness
LONG TERM DISABILITY	66.7% of the first \$2,250 of monthly earnings 50% of the next \$3,500 and 44% of the balance Maximum benefit of \$4,000 per month
CRITICAL ILLNESS	\$10,000 lump sum tax-free payment when diagnosed with one of the following: ALS, Benign Brain Tumor, Blindness, Cancer, Coma, Coronary Artery Surgery, Deafness, Dismemberment, Heart Attack, Kidney Failure, Loss of Speech, Major Burns, Major Organ Transplant, Multiple Sclerosis, Paralysis, Stroke
HEALTH	
Prescription Drugs	100% , Pay Direct Drug Card
Health Insurance	100%
Hospital	Semi Private Room
Private Nursing	75% with an annual maximum of \$5,000
Paramedical	100% with an annual maximum of \$500 for each type of practitioner
Eye Examination	Yes
Equipment Rental	Yes
Hearing Aids	Yes
Ambulance	Yes
Accidental Dental	Yes
Out of Country Medical Assistance	Yes, unlimited emergency care
Survivor Benefit	30 months
Deductible	Nil
DENTAL	
Basic service	100%
Routine Exams	Every 9 months
X-Rays	Yes
Fillings	Yes
Cleaning/Scaling	10 units per year
Periodontal	Yes
Endodontics	Yes
Major	50%
Inlays	Yes
Crown	Yes
Bridges	Yes
Dentures	Yes
Ortho	50%
Age limit	Children only
Maximum	
Basic/major	\$1,500 per year
Ortho	\$1,500 lifetime
Deductible	Nil

Diversified Staffing Services Ltd. / PEO Canada may amend this coverage by providing written notice, detailing the change(s) and effective date.