

# SILVER BENEFIT PLAN DESIGN SUMMARY

BENEFITS	COVERAGE
<b>LIFE INSURANCE AND AD&amp;D</b>	<b>100%</b> of Annual earnings Maximum benefit \$100,000
<b>DEPENDENT LIFE INSURANCE</b>	\$5,000 Spouse \$2,500 Children
<b>LONG TERM DISABILITY</b>	<b>66.7%</b> of the first \$2,250 of monthly earnings <b>50%</b> of the next \$3,500 and <b>44%</b> of the balance Maximum benefit of \$4,000 per month
<b>HEALTH</b>	
Prescription Drugs	<b>80%</b> , Pay Direct Drug Card
Health Insurance	<b>100%</b>
Hospital	Semi Private Room
Private Nursing	<b>75%</b> with an annual maximum of \$5,000
Paramedical	<b>100%</b> with an annual maximum of \$400 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
<b>Deductible</b>	<b>Nil</b>
<b>DENTAL</b>	
<b>Basic service</b>	<b>80%</b>
Routine exams	Every 9 months
X-Rays	Yes
Fillings	Yes
Cleaning/Scaling	10 units per year
Periodontal	Yes
Endodontics	Yes
<b>Major</b>	<b>50%</b>
Inlays	Yes
Crown	Yes
Bridges	Yes
Dentures	Yes
<b>Ortho</b>	<b>50%</b>
Age limit	Children only
<b>Maximum</b>	
Basic/major	<b>\$1,500 per year</b>
Ortho	<b>\$1,500 lifetime</b>
<b>Deductible</b>	<b>Single: \$25</b> <b>Family: \$50</b>

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