

CHOICES BENEFITS PLAN

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INFO SHEET

BASIC AD&D PLAN HIGHLIGHTS

Features	Description
Eligibility	All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan
Amount of insurance	<ul style="list-style-type: none"> No Coverage 1 x annual earnings to a maximum of \$25,000 2 x annual earnings to a maximum of \$50,000 3 x annual earnings to a maximum of \$75,000
Waiver of premium	Included
Conversion option	Included

VOLUNTARY AD&D PLAN HIGHLIGHTS

Features	Description
Eligibility	All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan, eligible Spouses and eligible Dependent Children
Amount of insurance	Employee Only or Family coverage: Units of \$25,000 to a maximum of \$250,000
Principal Sum	<ul style="list-style-type: none"> Employee: Amount of insurance applied for (principal sum) Family Coverage: <ul style="list-style-type: none"> Spouse (if there are no Dependent Children): 50% of the employee's Principal Sum Spouse and Dependent Children (if there are both): <ul style="list-style-type: none"> Spouse - 40% of the employee's Principal Sum Dependent Children – 10% of the employee's Principal Sum Dependent Children Only (if there is no spouse): 15% of the employee's Principal Sum
Waiver of premium	Included
Conversion option	Included

COVERAGE DETAILS

When, within 365 days after the date of an Accident, an Insured Employee suffers an injury resulting in a Specific Loss listed below, the Insurer will pay an indemnity as indicated for each based on percent of principal sum:

Loss of:	Life	100%
	The entire sight of both eyes	100%
	Speech and hearing in both ears	100%
	One hand and the entire sight of one eye	100%
	One foot and the entire sight of one eye	100%
	The entire sight of one eye	75%
	Speech	75%
	Hearing in both ears	75%
	Hearing in one ear	40%
	All toes of one foot	33%
Loss or Loss of Use of:	Both hands	100%
	Both feet	100%
	One hand and one foot	100%
	One arm	80%
	One leg	80%
	One hand	75%
	One foot	75%
	The thumb and index finger or at least four fingers of one hand	40%
Paralysis of:	Quadriplegia	200%
	Paraplegia	200%
	Hemiplegia	200%

ADDITIONAL BENEFITS

Repatriation Benefit	\$15,000; more than 50 kms from normal place of residence
Education Benefit	5% of the Principal Sum up to \$5,000 for 5 years
Day-Care Benefit	5% of the Principal Sum up to \$5,000 for 5 years
Rehabilitation Benefit	\$15,000
Workplace Modification and Accommodation Benefit	\$5,000
Occupational Training Benefit	\$15,000
Family Transportation Benefit	\$15,000; more than 50 kms from normal place of residence
Identification Benefit	\$15,000; more than 50 kms from normal place of residence
Seat Belt Benefit	10% up to \$50,000
Home Alteration and/or Vehicle Modification Benefit	\$15,000
Hospital Indemnity	1/30 of 1% of the Principal Sum per day to \$2,500 monthly
Aircraft Coverage	Passenger coverage included
Exposure and Disappearance Coverage	1 year
Common Disaster Benefit*	Included; 100% of employee's Principal Sum to a maximum of \$1,000,000
Business Venture Benefit*	20% of the employee's Principal Sum to \$50,000

*Applicable to Voluntary AD&D only