

CHOICES BENEFITS PLAN CRITICAL ILLNESS INFO SHEET

BASIC CRITICAL ILLNESS PLAN HIGHLIGHTS

| Features | Description |
|----------------------------------|---|
| Eligibility | All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan who are under the age of 70 |
| Number of Critical Illnesses | 21 covered critical illnesses |
| Amount of Insurance | No coverage or \$10,000 |
| Pre-Existing Condition Exclusion | <ul style="list-style-type: none"> the existence of symptom(s) within a 24 month period preceding the effective date of coverage, or an illness or condition for which, during 24 months prior to the effective date of coverage, the covered person incurred medical expenses, received medical treatment, took prescribed or non-prescribed drugs or consulted a Physician. |
| Waiver of Premium | Not included |
| Conversion Option | Not included |

VOLUNTARY CRITICAL ILLNESS PLAN HIGHLIGHTS

| Features | Description |
|----------------------------------|---|
| Eligibility | <p>Employee - All exempt employees and union members who have ratified their collective agreements to include the CHOICES plan who are under the age of 70</p> <p>Spouse – Under the age of 70</p> <p>Dependent Children – Under the age of 21 or under 25 years of age for full time students</p> |
| Number of Critical Illnesses | <p>Employee & Spouse: 24 Covered Critical Illnesses</p> <p>Dependent Children: 15 Covered Critical Illnesses</p> |
| Amount of Insurance | <p>Employee & Spouse: Units of \$10,000 to a maximum of \$150,000</p> <p>Dependent Children: \$5,000</p> |
| Pre-existing Condition Exclusion | <ul style="list-style-type: none"> the existence of symptom(s) within a 24 month period preceding the effective date of coverage, or an illness or condition for which, during 24 months prior to the effective date of coverage, the covered person incurred medical expenses, received medical treatment, took prescribed or non-prescribed drugs or consulted a Physician. |
| Waiver of Premium | Not included |
| Conversion Option | Not included |

KEY BENEFITS

Multiple Event Coverage

Allows for multiple claims on unrelated illnesses.

If the insured employee is diagnosed with a covered critical illness for which a benefit has been paid and is then diagnosed with another covered critical illness another full benefit is paid, subject to the Re-Entry Exclusions.

In order to receive a benefit payment under the Multiple Event Coverage, the subsequent diagnosis must be made at least 90 days after payment of a benefit for a covered critical illness was made.

Second Medical Opinion Program

Second Medical Opinion program is available to any insured person who is diagnosed with a covered critical illness.

This program allows the insured person to obtain a second medical opinion from a highly qualified practitioner. It provides a thorough medical review that rigorously analyzes the insured person's file to confirm the initial diagnosis and make recommendations on appropriate treatment.

COVERED CRITICAL ILLNESSES

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|-----------------------------------|---|
| 1. Alzheimer's disease | 13. Loss of speech |
| 2. Aortic surgery | 14. Major organ transplant |
| 3. Benign brain tumor | 15. Major organ failure on waiting list |
| 4. Blindness | 16. Motor neuron disease |
| 5. Cancer (life-threatening) | 17. Multiple sclerosis |
| 6. Coma | 18. Muscular dystrophy |
| 7. Coronary artery bypass surgery | 19. Occupational HIV infection |
| 8. Deafness | 20. Paralysis |
| 9. Dilated cardiomyopathy | 21. Parkinson's disease |
| 10. Fulminant viral hepatitis | 22. Primary pulmonary hypertension |
| 11. Heart attack | 23. Severe burns |
| 12. Kidney failure | 24. Stroke (cerebrovascular accident) |

VOLUNTARY CRITICAL ILLNESS – COVERED CRITICAL ILLNESSES FOR DEPENDENT CHILDREN

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|---------------------------------------|----------------------------|
| 1. Blindness | 9. Loss of speech |
| 2. Cancer (life-threatening) | 10. Major organ transplant |
| 3. Cerebral palsy | 11. Mental deficiency |
| 4. Coma | 12. Muscular dystrophy |
| 5. Congenital heart requiring surgery | 13. Paralysis |
| 6. Cystic fibrosis | 14. Sever burns |
| 7. Deafness | 15. Spina bifida cystica |
| 8. Down's syndrome | |