

Group Benefits For Castle Building Centres Ltd.

	BRONZE	SILVER	GOLD
Life Insurance & AD&D			
Benefit Amount	Flat \$25,000	Flat \$35,000	Flat \$50,000
Non-Evidence Maximum	\$25,000	Varies depending on group size	Varies depending on group size
Reduction of Insurance	50% at Age 65	Same	Same
Dependent Life Insurance			
Benefit Amount–Spouse/Child	\$5,000/\$2,500	Same	Same
Critical Illness			
Benefit Amount	\$10,000	Same	Same
Covered Illnesses	18	Same	Same
Extended Health Care			
Deductible	Nil	Nil	Nil
EHS Co-insurance	70%	80%	100%
Prescription Drug Plan	Direct Pay	Same	Same
Prescription Drugs Deductible	None	Same	Same
Prescript. Drugs Co-Insurance	70%	80%	100%
Prescription Drug Maximum	\$1,000	\$2,500	\$10,000
Hospital Accommodation	None	Semi-private room	Same
Travel Benefits	Included- 100%	Same	Same
Vision Benefits	None	Same	\$150 every 24 months
Paramedical Services	Maximum of \$300 per person per practitioner per calendar year	Same	Maximum of \$500 per person per practitioner per calendar year
Private Duty Nursing Services	\$10,000 per calendar year	Same	Same
Hearing Aids	\$500 every 5 years	Same	Same
Dental Care			
Deductible	No deductible	Same	Same
Basic Services	90%	100%	100%
Major Services	n/a	n/a	50% (requires 5+ emp.)
Maximum Benefit:	Basic: \$1,000/person/year	Same	\$1,500/person/year
	Major: n/a	n/a	Combined with Basic
Recall Exams	9 months	Same	Same
Fee Guide	Current	Same	Same

Notes:

- All benefits terminate at age 70
- Both healthcare and dental care include 24 month Survivor Benefits
- Optional Life Insurance available
- Rates and benefits shown are applicable for groups with no existing benefits.

If you currently have a benefits plan, please provide the following information:

- (1) Copy of current plan design (e.g. employee booklet)
- (2) Current rates (invoice) and rate history, if available
- (3) Claims experience history (if available) for the past 2 or 3 years