**ACTIVE PARTICIPANTS**

**Mandatory basic health insurance plan** - MANDATORY PARTICIPATION

The maximum amounts shown in this chart are per insured. Participation in the COMPLETE tier is for a minimum period of 36 consecutive months.

**ELIGIBLE EXPENSES**

The following care, services or supplies must be prescribed by a physician.

- Prescription drugs that can be obtained only by prescription – Generic substitution mandatory.
- Additional or replacement – MANDATORY PARTICIPATION
- Travel and accommodation to consult or receive treatment – OPTIONAL PARTICIPATION

**EXPENSES REIMBURSED AT 100%**

- Eye exam
- Foot orthoses
- Artificial eyes, support stockings (4 pairs/year)
- Bandages (severe burns), corsets, crutches, splints, casts, breathing assistance apparatus
- Test strips, syringes and needles for diabetics
- Speech-language pathology, occupational therapy, oxygen therapy, audiology, laboratory tests, injectable medications, fast-acting drugs, syringes and needles for diabetics

**EXPENSES REIMBURSED AT 80%**

- Monthly rates from January 1, 2018 to December 31, 2018
- The 9% provincial tax must be added to the rates mentioned in this document.

**RETIRÉ PARTICIPANTS**

**Optional Life Insurance plan (Option III) - OPTIONAL PARTICIPATION**

**BENEFITS**

- **Retired Participant’s Life Insurance**
  - 1 to 20 units of $5,000 without exceeding the amount held on the retirement date
  - $5,000

- **Spouse’s Basic Life Insurance for Retired Participants**
  - $2,500

- **Basic Life Insurance for the Retired Participant’s Dependent Children**
  - $500 eligible/24 months

- **Spouse’s Optional Life Insurance for Retired Participants**
  - $1,000 calendar year

- **Rates**
  - Monthly rates from January 1, 2018 to December 31, 2018
  - The 9% provincial tax must be added to the rates mentioned in this document.

- **RATES – PLAN FOR RETIREES**
  - Monthly rates from January 1, 2018 to December 31, 2018
  - The 9% provincial tax must be added to the rates mentioned in this document.

- **Retiree’s Life Insurance**
  - The first 10 units of $5,000 is offered for $5,000 (participants only) and any excess at the following rates:

<table>
<thead>
<tr>
<th>Age Male</th>
<th>Female</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under age 50</td>
<td>$0.177</td>
</tr>
<tr>
<td>Age 50 to 54</td>
<td>$0.271</td>
</tr>
<tr>
<td>Age 55 to 59</td>
<td>$0.422</td>
</tr>
<tr>
<td>Age 60 to 64</td>
<td>$1.044</td>
</tr>
<tr>
<td>Age 65 to 69</td>
<td>$1.446</td>
</tr>
<tr>
<td>Age 70 to 74</td>
<td>$2.642</td>
</tr>
<tr>
<td>Age 75 to 79</td>
<td>$3.550</td>
</tr>
<tr>
<td>Age 80 or more</td>
<td>$7.136</td>
</tr>
</tbody>
</table>

- **Retirees’ Dependents’ Life Insurance**: $3,936 per family

**IMPORTANT**

This document is not a contract. It merely provides an overview of the coverage available. Only the contract may be used to settle legal issues.
This leaflet summarizes the coverage offered under your group insurance plans. It was designed to make it easier for you to make your coverage selections on enrolment and includes the information most often accessed by participants.

For a full description, please refer to the group insurance booklet available at www.lacapitale.com. You may also obtain a copy from your employer.

All the maximums presented apply to each insured. Some restrictions, limitations and exclusions may apply.