



Kinetic Construction Ltd.

LIFE	Canada Life
Amount of Insurance	\$50,000
Termination Age	Reduces 50% at age 65 Terminates at age 71 or earlier retirement
AD&D	Canada Life
Amount of Insurance	\$50,000
Termination Age	Includes \$5,000 Critical Disease and \$2,500 Cancer Benefit Reduces 50% at age 65 Terminates at age 71 or earlier retirement
DEPENDENT LIFE	Canada Life
Spouse	\$10,000
Each Child	\$5,000
Termination Age	Age 71 or earlier retirement
LONG TERM DISABILITY	Canada Life
Benefit Schedule	\$2,400 per month
Elimination Period	119 days
Maximum	Will not exceed 85% of pre-disability earnings
Tax Status	Non-Taxable
Termination Age	Age 65 or earlier retirement
EXTENDED HEALTH CARE	Canada Life
Prescription Drug Coverage	80% for Provincial Formulary Drugs 50% for All other eligible Drugs
Professional services	Chiropractor \$50 per visit, \$500 per year Physiotherapist \$50 per visit, \$600 per year Osteopath \$50 per visit, \$500 per year Podiatrist/Chiropodist \$50 per visit, \$500 combined per year MassageTherapist \$50 per visit, \$500 per year SpeechTherapist \$75 per visit, \$500 per year Mental Health Services \$50 per visit, \$500 combined per year Acupuncture, Homeopathy, Naturopathy \$50 per visit, \$500 combined per year Audiologist \$50 per visit, \$500 per year Orthotherapist \$50 per visit, \$500 per year x-rays combined for Chiropractor, Osteopath, Podiatrist/ Chiropodist \$50 per year
Eye exams	Age 19+: \$75 every 2 years Under 19: \$75 every year
Eyeglasses and Contacts	Age 19+: \$200 every 2 years Under 19: \$200 every year
Medical Aids, Equipment and Supplies	Reasonable & Customary limits apply
Hospital Coverage	100% ; Semi-Private Room
Home Nursing	\$10,000 per year
Orthopedic Shoes	\$400 per year for footwear, modifications, repairs combined
Custom-Made Orthotics	\$200 every 2 years
Hearing Aids	\$1,000 every 60 months
Travel Coverage	\$5,000,000 per incident, Trip Limit 90 days
DENTAL CARE	Canada Life
Single/Family Deductible	\$0
Basic	80%
Major Restorative	50%
Combined Annual Maximum	2500 per year
Orthodontics	50% up to \$2,500 per lifetime
Termination Age	Retirement
Employee Assistance Program	HumanaCare
Benefit	Short-term counselling, online wellness library and health coaching
Termination	Retirement