

Calmwater Acquisitions Benefit Summary

Horizon Construction Workforce Ltd.

Canada Life Policy No. 161890/ 53346

PARTICIPATION

- Voluntary

ELIGIBILITY

- All permanent employees working a minimum of 24 hours per week.

ELIGIBLE DEPENDENTS

- Spouse, legal or common-law
- Unmarried children under age 21, or under age 25 if they are full-time students.
- Children under age 21 are not covered if they are employed on a Full-Time basis.
- A child under this policy, who is incapacitated due to a mental or physical disability on the date he reaches the age when he would otherwise cease to be an eligible dependent, will continue to be an eligible dependent under this policy.

WAITING PERIOD

- 3 months of continuous employment

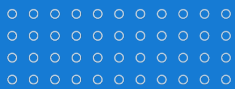
DEFINITION OF EARNINGS

- Regular salary paid by the employer, excluding overtime and bonuses.
- Commission earnings are based on average commissions over the last 24 months.
- Earnings for hourly-paid employees are calculated using the average number of hours worked in the last 12 months and the current hourly rate of pay.



PLAN DESIGN

Life Insurance	1x annual earnings to a maximum benefit of \$500,000 \$200,000 non-evidence maximum	
	Reduction:	50% at age 65
	Termination:	Age 71 or earlier retirement
Dependent Life	Spouse:	\$5,000
	Child:	\$2,500
	Termination:	Age 71
Extended Health Care	Deductible:	Drugs: Equal to the pharmacy dispensing fee All Other Expenses: Nil
	Coinsurance:	Drugs: 90% All Other Expenses: 100%
	Emergency Out of Province/Country:	Included
	Drug Formulary:	BC Formulary
	Drug Card:	Included
	Paramedical Services:	
	Physical Wellness: \$1,000 combined per person per calendar year <i>Chiropractor, Athletic Therapist, Massage Therapist, Occupational Therapist, Physiotherapist</i>	
	Mental Wellness: \$1,000 combined per person per calendar year <i>Psychologists, Social Workers, Psychotherapists, Counsellors</i>	
	All Other Practitioners: \$350 per practitioner per person per calendar year <i>Acupuncturist, Dietician, Naturopath, Osteopath, Podiatrist/Chiropracist, Speech Therapist</i>	
	Hospital:	Semi-private room
	Private Duty Nursing:	\$5,000, maximum; 12 months per condition
	Orthopedic Shoes / Foot Orthotics:	\$300 combined every 12 months
	Hearing Aids:	\$700 every 5 years
	Vision Care:	\$250 every 24 months
	Survivor Benefit:	2 years
	Termination:	Retirement



Dental Care

Annual Deductible	\$50 per calendar year (single and family)
Coinsurance:	Basic: 80% Major: 50%
Recall Visits:	Twice every 12 months
Basic & Major Maximum:	\$1,500 combined per calendar year
Survivor Benefit:	2 years
Termination:	Retirement

Disclaimer: Although every attempt has been made to ensure accuracy and reliability in the contents of this benefits summary, in the event of any discrepancy, the information in your **Employee Booklet** will be deemed accurate.

