

City of Clarence Rockland**Option Plan 1 - Life & ADD Flat \$20,000****Member Council - Benefits**

LIFE INSURANCE	<i>Great West Life Policy 136826</i>
Benefit amount	Flat \$20,000
Reduction	50% at age 65
Termination	End of term
AD&D	<i>SSQ Policy 1NH00</i>
Benefit amount	Equal to Life
Reduction	50% at age 65
Termination	Earliest of age 80 or end of term
DEPENDENT LIFE	<i>Great West Life Policy 136826</i>
Benefit amount	Spouse - \$15,000 & Child \$2,000
Termination	End of term
EXTENDED HEALTH CARE	<i>Great West Life Policy 136826</i>
Deductible	N/A
Reimbursement	100% - Vision care and out of country emergency 90% - all other expenses
Maximums	\$15,000 per calendar year drug expenses
Vision Care	\$300 every 24 months
Eye Examinations	1 exam every 24 months
Hospital	Semi-Private
Drug Plan Description	Drugs legally requiring a prescription
- Exclusions	Erectile dysfunction drugs
- Limitations	Smoking Cessations \$500 per lifetime
Private Duty Nursing	\$5,000 to a maximum of 12 months
Chiropractor	\$1,100 per calendar year combined with all other paramedical practitioners
Osteopath, Physiotherapist and Podiatrists	\$1,100 per calendar year combined with all other paramedical practitioners
Psychologists/Social Workers	\$1,100 per calendar year combined with all other paramedical practitioners
Speech Therapist, Naturopath, Massage Therapist, Acupuncture, occupational Therapist	\$1,100 per calendar year combined with all other paramedical practitioners
Custom-made orthopaedic Shoes or modifications	\$100 per calendar year combined with Orthotics
Custom-made orthotics	\$100 per calendar year combined with Orthopaedic shoes
Hearing Aids	\$1,000 every 5 years
Medical Equip. & Supplies	Eligible
Termination	End of term
TRAVEL	<i>Great West Life Policy 136826</i>
Benefit Maximum	Unlimited
Trip Duration	Equal to OHIP
Termination	End of term
DENTAL	<i>Great West Life Policy 136826</i>
Benefit	Basic - 90% Major - 50%
Maximum	Basic & Major - \$3,000 per calendar year combined
ODA Fee Schedule	Current
Recall Frequency	Twice per calendar year
Termination	End of term