

# Schedule of Benefits

## CONSTRUCTION EQUIPMENT RENTALS LTD.

**Client Number:** 047-08932  
**Plan Effective Date:** June 1, 2008  
**Waiting Period:** Benefits effective 3 month(s) from date of hire

Benefit	Details
Basic Life and AD&D	<ul style="list-style-type: none"> <li>Flat \$50,000</li> <li>Benefit reduces by 50% at age 65; terminates at age 70</li> </ul>
Dependent Life	<ul style="list-style-type: none"> <li>Spouse: \$10,000, Child: \$5,000</li> <li>Benefit terminates at age 70</li> </ul>
Optional Life & Spousal Optional Life	<ul style="list-style-type: none"> <li>Available in units of \$10,000 to a maximum of \$250,000</li> <li>Benefit terminates at age 65</li> </ul>
Optional AD&D	<ul style="list-style-type: none"> <li>Available in units of \$25,000 to a maximum of \$250,000</li> <li>Benefit terminates at age 70</li> </ul>
Weekly Indemnity	<ul style="list-style-type: none"> <li>66 2/3% of salary</li> <li>Maximum benefit of \$1,300/week</li> <li>Commencement - 1st day accident/hospitalization, 8th day illness</li> <li>17 week benefit period</li> <li>Benefits are non-taxable</li> <li>Benefit terminates at age 65</li> </ul>
Long Term Disability	<ul style="list-style-type: none"> <li>68.5% of the first \$2,500 of monthly earnings and 50% of monthly earnings over \$2,500</li> <li>Maximum benefit of \$5,000/month</li> <li>Non-evidence maximum of \$4,500</li> <li>17 week elimination period</li> <li>2 year "own occupation" definition of disability</li> <li>Benefits are non-taxable</li> <li>Benefit terminates at age 65</li> </ul>
Extended Health Care	<ul style="list-style-type: none"> <li>100% Semi-Private Hospital</li> <li>100% Out-of-Country Emergency Medical coverage</li> <li>Other Services               <ul style="list-style-type: none"> <li>100% reimbursement on Prescription Drugs - generic, pay direct drug card included, no annual maximum</li> <li>100% reimbursement on all other eligible expenses</li> <li>Deductible - nil</li> <li>Unlimited maximum - certain inner limits apply</li> <li>Vision Care - 100% reimbursement, \$250/24 months</li> <li>Paramedical Practitioners - \$300/practitioner/year</li> <li>Emergency Travel Assistance Plan - 120 day duration</li> <li>Employee Assistance Program</li> <li>Benefit terminates at age 70</li> </ul> </li> </ul>
Dental Care	<ul style="list-style-type: none"> <li>100% Basic Services</li> <li>50% Major Restorative Services               <ul style="list-style-type: none"> <li>\$1,500 combined Basic and Major annual maximum per person</li> </ul> </li> <li>Deductible - nil</li> <li>Recall examinations every six months</li> <li>Current Provincial Fee Guide for General Practitioners</li> <li>Benefit terminates at age 70</li> </ul>

For a detailed explanation of your coverage, refer to your Benefits Booklet.