

CAEselect

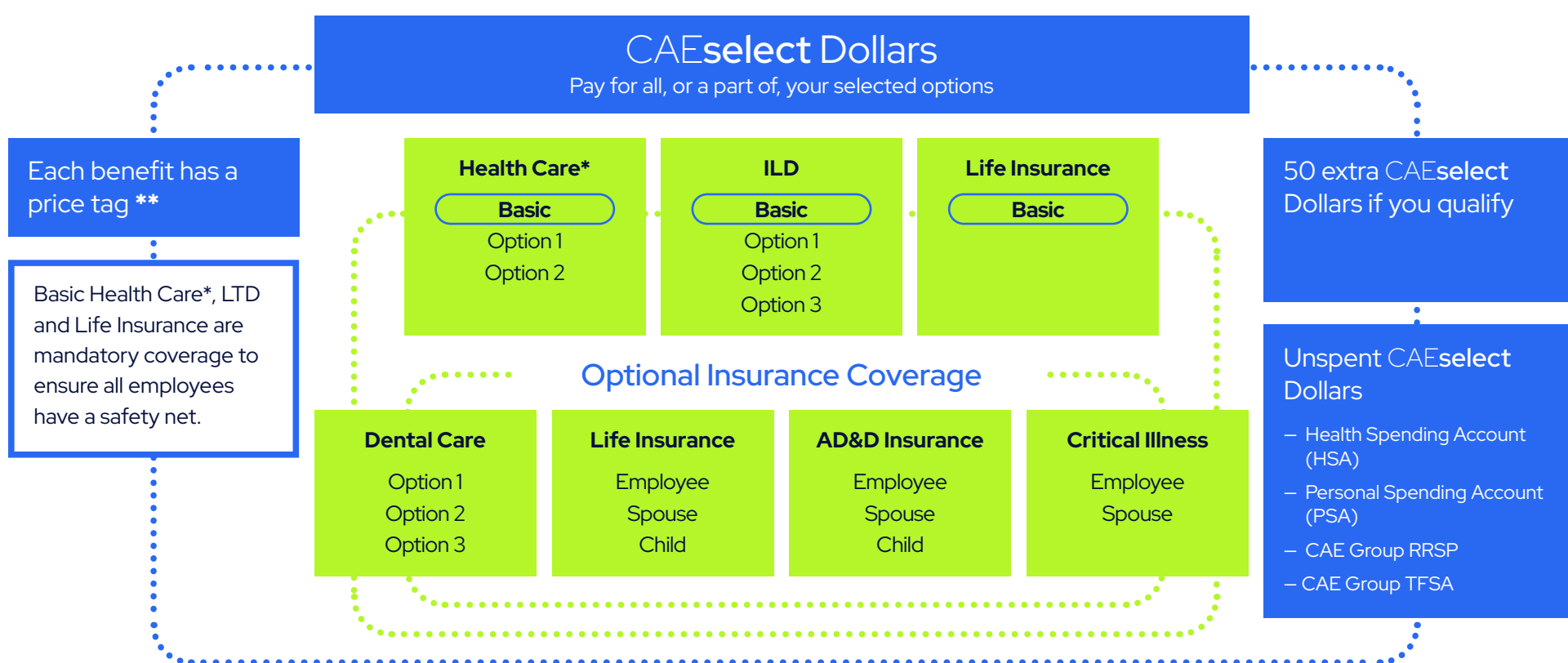
CUSTOMIZED INSURANCE

Flexible Group Benefits Plan
Coverage Summary – Salaried employees



One size does not fit all!

Under the CAEselect benefits plan you have the ability to select coverage to meet your needs and those of your family.



Health care	Basic coverage	Option 1	Option 2
Emergency medical			
Covered fees Hospitalization (Semi-private room) – Travel assistance – Private duty nurse – Ambulance – Dental after an accident – Certain miscellaneous services and supplies	100%; certain maximums apply		
Lab tests (employee only)	100%		
Psychologist, social worker, psychoeducator and psychotherapist (employee only)	100%; maximum \$750/year		
Physiotherapist (employee only)	100%; maximum \$750/year		
Drugs			
Deductible	\$950/adult (children's expenses added to employee's)***	Deductible per drug: \$7 (maximum \$900 per person per year)	Deductible per drug: \$7 (maximum \$900 per person per year)
Coinsurance	100% (Generic limit applies)****	85% (Generic limit applies)****	100% (Generic limit applies)****
Drug definition	Requiring a prescription		
Vaccines	\$250	\$350	\$500
Smoking cessation products	\$650		
Complementary care			
Overall maximum (including vision care) Paramedical services: – Acupuncturist, audiologist, chiropractor, dietician, occupational therapist, massage therapist (maximum \$50/visit), osteopath, podiatrist/chiropract, psychologist, social worker, psychoeducator, psychotherapist, physiotherapist and speech therapist Lab tests and diagnostic x-rays (dependents) Orthopaedic shoes and other miscellaneous services and supplies (certain maximums apply) Vision Care: Lenses and frames	Not covered	85% \$900/person/year	100% \$1,800/person/year
		Max. \$250/2 years + one eye exam/year	Max. \$400/2 years + one eye exam/year

* You can opt-out of Health care coverage – to be eligible, you must provide proof of coverage elsewhere.

** Your annual allocation of CAEselect dollars and the cost of each coverage option are shown in the enrollment tool available on the CAE benefits Website.

*** The \$950 annual deductible is applicable to all drug claims for the employee and any dependent children.

**** Charges in excess of the lowest priced equivalent drug are not covered.

Dental care	Option 1	Option 2	Option 3
Deductible	\$50 for Individual coverage / \$100 for Family and Single-Parent coverage		
Coinsurance	80%	85%	100%
– Preventive dental procedures			
– Basic dental procedures	50%	85%	100%
– Major dental procedures	Not covered	50%	70%
– Orthodontics procedures* (children only)	Not covered	Not covered	50%
Benefit year maximum (excluding orthodontics)	\$750 per person	\$1500 per person	\$2000 per person
Orthodontics (lifetime maximum)	Not covered	Not covered	\$2500 per child
Recall examination	9 months	9 months	6 months
Fee guide	Current year		
Health spending account	Can be used to cover health care and dental care expenses that are not paid by CAEselect. For example, the deductible, the amount of eligible expenses that is not reimbursable, and even certain expenses not covered by the plan. You and your dependents can benefit from a HSA.		

Short-term disability	Basic coverage			
Same coverage for all employees	Up to 26 weeks covered at 75% or 100% of salary based on years of service			
Long-term disability (LTD)	Basic coverage	Option 1	Option 2	Option 3
Benefit amount	50% of monthly base salary	75% of monthly base salary	50% of monthly base salary	60% of monthly base salary
Benefit taxability	Taxable	Taxable	Non taxable	Non taxable
Payment options	CAEselect Dollars if available	CAEselect Dollars if available	Payroll deductions	Payroll deductions
Maximum	\$15,000/month			
Indexation on January 1st following 2 years of disability	Not covered	Annually, CPI, max. 3%	Not covered	Annually, CPI, max. 3%
Waiting period	26 weeks			
All source maximum	85% of pre-disability earnings			
Termination of benefits	Age 65 or retirement	Age 65 or retirement	Age 65 or retirement	Age 65 or retirement
life insurance	Basic coverage		Optional coverage	
For you	1 time annual basic earnings		1, 2, 3, 4, 5, 6 or 7 times annual basic earnings (max. \$1.2M) (1 time at same cost as Basic Coverage)	
For your spouse	Not covered		Units of \$25,000; Max: \$250,000	
For your child	Not covered		Units of \$5,000; Max: \$25,000	
Termination of benefits	Age 70 or retirement		For you and your children: your age 70 or retirement For your spouse: Age 70 (of you or your spouse whichever comes first) or your retirement	
Accidental Death & Dismemberment (AD&D)	Optional coverage			
For you	1 to 8 times annual basic earnings (max. \$1.2M)			
For your spouse	Units of \$25,000; Max: \$250,000			
For your child	Units of \$5,000; Max: \$25,000			
Termination of benefits	For you and your children: your age 70 or retirement For your spouse: Age 70 (of you or your spouse whichever comes first) or your retirement			
Critical illness insurance	Optional coverage			
For you	Units of \$10,000; Max: \$250,000 (min. \$20,000)			
For your spouse	Units of \$10,000; Max: \$250,000 (min. \$20,000)			
Termination of benefits	For you and your children: your age 65 or retirement For your spouse: Age 65 (of you or your spouse whichever comes first) or your retirement			

* Only children under age 19 are covered for these procedures.

The information you need is just a click or call away

Cae benefits Website	Sun Life financial	CAE call centre
<p>Available 24/7, log in to the site from work or from home to:</p> <ul style="list-style-type: none"> – Learn more about CAEselect – Create scenarios to help you evaluate the coverage combinations that will best meet your needs, and make the best and most tax-effective use of your CAEselect Dollars – Enroll in the Plan – Make changes online at re-enrollment time, or when you have a qualifying life event – Update your personal information – Ensure your eligible dependents are registered correctly for coverage – Designate or change your current beneficiaries – Learn more about all the employee benefits offered by CAE, such as the pension plan, the CAE Group Registered Retirement Savings Plan (RRSP), the CAE Group Tax-Free Savings Account (TFSA) and the CAE Employee Stock Purchase Plan (ESPP) – Access various forms and links to external providers – Go directly to the Sun Life Financial site at mysunlife.ca without having to log in again! 	<p>You'll need to register the first time you visit the site. Then return often to:</p> <ul style="list-style-type: none"> – Learn more about your CAEselect coverage – Submit your claims online – Enroll for direct deposit for claims reimbursement – Access claim forms – Review your recent claims activity – Access a variety of resources and health-related information – Print drug card and travel card 	<p>Call centre representatives are available 8 a.m. to 8 p.m., Monday to Friday, ET to answer your questions about CAEselect and to help with your online enrollment.</p> <p>When you have a question about CAE benefits, they can help you find the answer.</p> <p>Call centre representatives can also answer your questions regarding other CAE benefit plans, including the CAE Pension Plan, the CAE Group Registered Retirement Savings Plan (RRSP), the CAE Group Tax-Free Savings Account (TFSA) and the Employee Stock Purchase Plan (ESPP).</p>
<p>benefits.seb-admin.com/cae/</p>	<p>mysunlife.ca Call: 1-800-361-6212 or on the my Sun Life mobile app</p>	<p>Call: 1-888-878-9636</p>

Submitting claims	
Benefit	What to do
Prescription drugs	Present your Sun Life Pay Direct drug card to your pharmacist when paying for your prescription drugs. Your request for reimbursement is immediately submitted to Sun Life for direct payment to your pharmacy.
Hospitalization	When you are admitted to the hospital, provide admitting with the CAEselect contract number, 25289. Sun Life will reimburse eligible expenses directly to your hospital.
Health care	Claim forms are available on the CAE benefits website and the Sun Life site. Complete the form, attach original receipts and submit directly to Sun Life for reimbursement. Remember to take a copy for your records.
Dental care	Claim forms are available on the CAE benefits website and the Sun Life website. You can also provide the CAEselect contract number, 25289, to your dentist for payment directly from Sun Life. You will be responsible for paying any fees not covered under the plan. Keep your receipt and consider submitting the expenses to your HSA if you have one.
<p>Financial security</p> <p>Life Insurance, Optional Accidental Death and Dismemberment Insurance, Optional Critical Illness Insurance</p>	Contact the CAE call centre directly at 1-888-878-9636

Sun Life Financial offers Direct Deposit and online reimbursement services for certain eligible expenses. If you choose these services, you may be reimbursed for some expenses within 24 hours of the claim being made.

Visit masunlife.ca to enroll.

Beneficiary information

Designating beneficiaries for your life insurance coverages is a critical step when enrolling in CAEselect. Beneficiaries are designated online. Once you make your beneficiary designations, they become effective immediately as no paper forms are required to be submitted. Signing into the Group Insurance program from CAE Benefits website with your unique credentials is your electronic signature.

You can change your beneficiary designations at any time. Please note that irrevocable beneficiary designations cannot be changed without the written consent of the current beneficiary.

Allocate your CAE select dollars to a RRSP and/or a TFSA

If you decide to allocate your unspent CAEselect Dollars to the CAE Group Registered Retirement Savings Plan (RRSP) or the CAE Group Tax-Free Savings Account (TFSA), you must open an account with Desjardins Insurance (on line). You have to complete the enrollment within 31 days following the date you became eligible under the Plan. If you do not do so, you will not receive any reminder or notice and your CAEselect Dollars will be deposited in a Health Spending Account (HSA). All the information on how to open a RRSP and/or TFSA account with Desjardins Insurance is on the CAE benefits Website.

When can you make changes?

First, you must enroll in CAEselect within 31 days of the date you are eligible to the Plan. Then, each year at annual re-enrollment time you have an opportunity to review your coverage choices and make changes, if needed.

You can also make changes during the year if you experience a qualifying life event. The Decision Guide available on the CAE benefits website contains additional details.

Two-year participation rule

Your health and dental care options are subject to a minimum two-year participation period.

- You must remain in the same option for at least two years before you can reduce your level of coverage by one option at a time.
- You may always choose a higher option during the annual renewal, but your new option will be subject to a new two-year period of participation before you may reduce your coverage.

Disclaimer

The information presented herein is a summary of the Plan rules and is valid under certain conditions. Please refer to the Sun Life Financial booklet for the official Plan rules. In the event of a discrepancy between the information in this document and the official Plan rules, the latter shall prevail.