

CAEselect

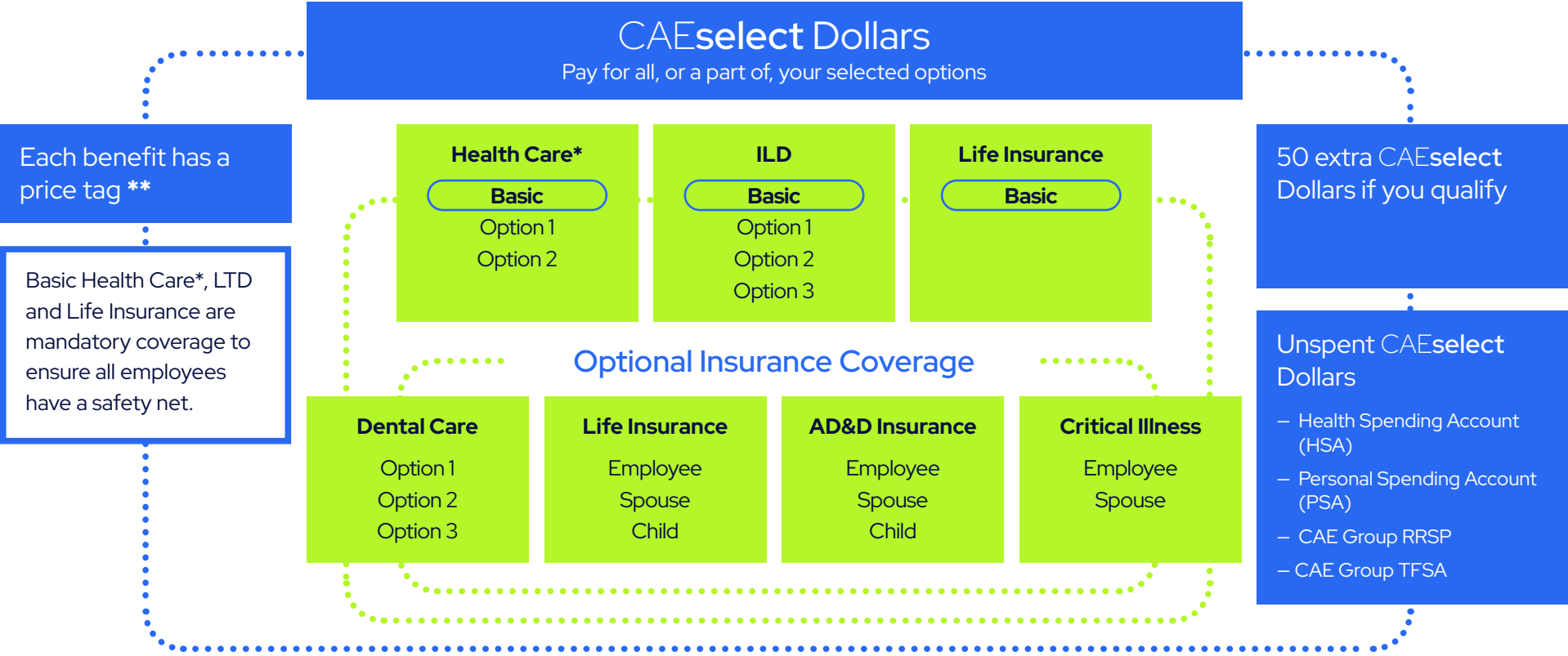
CUSTOMIZED INSURANCE

Flexible Group Benefits Plan
Coverage Summary – Salaried employees

CAE

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
Covered fees Hospitalization (Semi-private room) <ul style="list-style-type: none">– 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 (once this maximum has been reached, additional expenses incurred by the employee are reimbursed based on the selected Health care option and are subject to the overall maximum outlined below)			
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: <ul style="list-style-type: none">– Acupuncturist, audiologist, chiropractor, dietician, occupational therapist, massage therapist (maximum \$50/visit), osteopath, podiatrist/chiroprodist, 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 Max. \$250/2 years + one eye exam/year	100% \$1,800/person/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 CAE MyBenefits.
*** 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	– Preventive dental procedures – Basic dental procedures – Major dental procedures – Orthodontics procedures* (children only)	80%	85%	100%
		50%	85%	100%
		Not covered	50%	70%
		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 1 st 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 MyBenefits	Sun Life financial	CAE call centre
<p>Available 24/7, log in to the platform 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 under the Group Insurance Program section (Insurer website) of the CAE MyBenefits App 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>Access CAE MyBenefits in your Microsoft applications</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 CAE MyBenefits 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 CAE MyBenefits 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.
Financial security <small>Life Insurance, Optional Accidental Death and Dismemberment Insurance, Optional Critical IllnessInsurance</small>	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.

To subscribe, access Sun Life web site using the single sign-on under the Group Insurance Program section (Insurer website) of the CAE MyBenefits App or at masunlife.ca.

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 CAE MyBenefits 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 with Desjardins Insurance is on CAE MyBenefits.

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 CAE MyBenefits 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.

