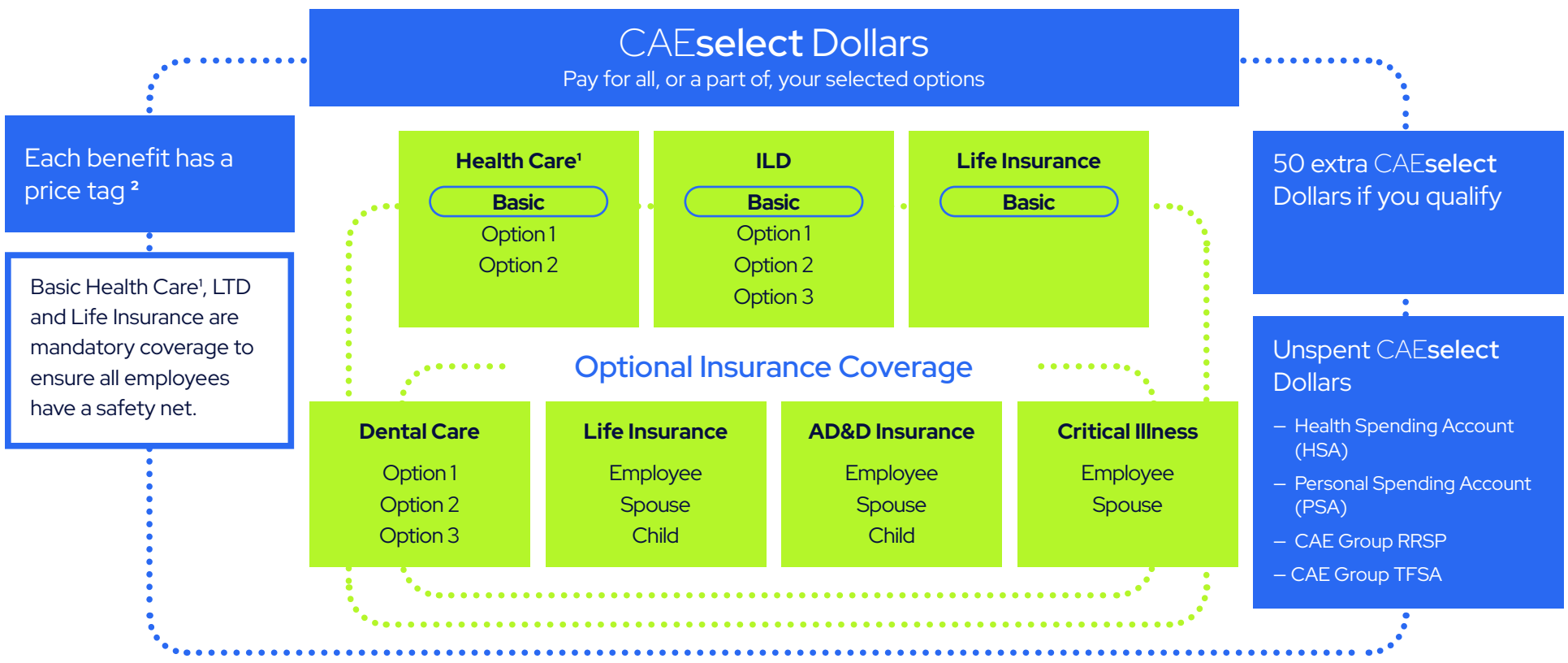
CAE**select**

CUSTOMIZED INSURANCE

Flexible Group Insurance Plan
Coverage Summary - Salaried employees
Effective January 1st, 2027

One size does not fit all!

Under the CAE**select** Group Insurance 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) – Travel assistance – Private duty nurse – Ambulance – Dental after an accident – Certain miscellaneous services and supplies	100%; certain maximums apply		
Diagnostic services (employee only)	100%		
Drugs			
Deductible	$950/adult (children's expenses added to employee's)[3]	Deductible per drug: $7	Deductible per drug: $7
Coinsurance	100% (Generic limit applies)[4]	85% (Generic limit applies)[4]	100% (Generic limit applies)[4]
Drug definition	Requiring a prescription[5]		
Vaccines	$250	$350	$500
Smoking cessation products	$650		
Anti-obesity drugs	$500		
Complementary care			
Employee **Psychological care** – Psychologist, social worker, psychoeducator, psychotherapist, sexologist, certified counselor and marriage and family therapist	100% maximum $750/year	100% maximum $1,500/year	100% maximum $2,250/year
Employee **Physiotherapist**	100% maximum $750/year	100% maximum $1,500/year	100% maximum $2,250/year
Employee **Overall maximum** – **Paramedical services:** Acupuncturist, audiologist, chiropractor, dietician, occupational therapist, massage therapist (maximum $50/visit), osteopath, podiatrist/chiropodist and speech therapist. – **Orthopaedic shoes and other miscellaneous services and supplies** (certain maximums apply)	Not covered	85% $900/person/year	100% $1,800/person/year
Employee – **Vision Care:** Lenses and frames		Max. $250/2 years + one eye exam/year	Max. $400/2 years + one eye exam/year
Dependents **Overall maximum** – **Psychological care:** Psychologist, social worker, psychoeducator, psychotherapist, sexologist, certified counselor and marriage and family therapist. – **Physiotherapist** – **Paramedical services**: Acupuncturist, audiologist, chiropractor, dietician, occupational therapist, massage therapist (maximum $50/visit), osteopath, podiatrist/chiropodist and speech therapist – **Orthopaedic shoes and other miscellaneous services and supplies** (certain maximums apply) – **Diagnostic services**	Not covered	85% $900/person/year	100% $1,800/person/year
Dependents – **Vision Care:** Lenses and frames		Max. $250/2 years + one eye exam/year	Max. $400/2 years + one eye exam/year

1 You can opt-out of Health care coverage – to be eligible, you must provide proof of coverage elsewhere.
2 Your annual allocation of CAE**select** dollars and the cost of each coverage option are shown in the enrolment tool available on CAE MyBenefits.
3 The $950 annual deductible is applicable to all drug claims for the employee and any dependent children.
4 Charges in excess of the lowest priced equivalent drug are not covered.
5 Certain prescription drugs are subject to maximum amounts or specific eligibility criteria for coverage. Please refer to the Sun Life booklet for details on the applicable conditions and limits.

Dental care	Option 1	Option 2	Option 3
Deductible	$50 for Individual coverage / $100 for Family and Single-Parent coverage		
Coinsurance – Preventive dental procedures	80%	85%	100%
– Basic dental procedures	50%	85%	100%
– Major dental procedures	Not covered	50%	70%
– Orthodontics procedures[6] (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	CAE**select** Dollars if available	CAE**select** Dollars if available	Payroll deductions	Payroll deductions
Maximum	$15,000/month			
Indexation on January 1st following 2 years of disability	Not covered	Annualy, CPI, max. 3%	Not covered	Annualy, 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 70 or retirement For your spouse: Age 70 (of you or your spouse whichever comes first) or your retirement			

6 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 Benefits Call Centre**
Available 24/7, log in to the platform from work or from home to: – Learn more about CAE**select** – 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 CAE**select** Dollars – Enrol in the Plan – Make changes online at re-enrolment 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), the CAE Employee Stock Purchase Plan (ESPP) and the Employee Assistance Program (EAP) – 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!	**You'll need to register the first time you visit the site. Then return often to:** – Learn more about your CAE**select** coverage – Submit your claims online – Enrol 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	**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 enrolment. – Answer your questions regarding other CAE benefits plans, including: – the CAE Pension Plan; – the CAE Group Registered Retirement Savings Plan (RRSP); – the CAE Group Tax-Free Savings Account (TFSA); – the Employee Stock Purchase Plan (ESPP); and – the Employee Assistance Program (EAP).
Access CAE MyBenefits in your Microsoft applications You can view the Sun Life brochure in the CAE MyBenefits app under the Group Insurance Plan tile, then select the plan administrator's website. The brochure is located in the Forms section.	Through CAE MyBenefits/Group Insurance Plan tile/Insurer website or mysunlife.ca Call: 1-800-361-6212 or on the my Sun Life mobile app	Call: 1-888-878-9636

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 CAE**select** 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 CAE**select** 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 Life Insurance, Optional Accidental Death and Dismemberment Insurance, Optional Critical IllnessInsurance	Contact the CAE benefits 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 enroling in CAE**select**. 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 enrolment 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 Personal Spending Account (PSA). 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 enrol in CAE**select** within 31 days of the date you are eligible to the Plan. Then, each year at annual re-enrolment 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

For health and dental care, change your option according to your needs, without having to go through intermediate steps; however, the two-year participation rule applies to the most generous option:

– **Medical coverage**: You must keep option 2 for at least two years before you can choose a lower option.

– **Dental coverage**: You must keep option 3 for at least two years before you can choose a lower option.

For all other options, you have greater flexibility and can make changes more easily during re-enrolment or following a life event.

This two-year participation rule doesn't apply during life event.

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.