

## 2012 Flexible Benefits Cost Sheet

### Extended Health Care

Coverage under the Basic Medical plan is 100% company paid. If you elect to increase your coverage under the Enhanced Medical option, you will contribute to the cost of the plan. Your contribution is outlined below:

Coverage Level	2011 Annual	2011 Per Pay <sup>1</sup>	2012 Annual	2012 Per Pay <sup>2</sup>
Employee Only	\$141	\$5.42	\$147	\$5.64
Employee + 1	\$268	\$10.30	\$279	\$10.71
Family	\$437	\$16.81	\$455	\$17.48

### Dental Care

The Basic Dental plan is also 100% company paid. If you wish to increase your coverage, you may do so under the Enhanced Dental option. Your contribution to the Enhanced Dental plan is detailed below:

Coverage Level	2011 Annual	2011 Per Pay <sup>1</sup>	2012 Annual	2012 Per Pay <sup>2</sup>
Employee Only	\$145	\$5.58	\$145	\$5.58
Employee + 1	\$270	\$10.38	\$270	\$10.38
Family	\$436	\$16.77	\$436	\$16.77

**Please note the Optional Dependent Life rate did not increase for 2012.**

### Optional Dependent Life Insurance

Optional Dependent Life insurance is available at a flat monthly rate of \$0.85. The premium is subject to Provincial Sales Tax<sup>3</sup>. **Please note the Optional Dependent Life rate did not increase for 2012.**

### Voluntary Accidental Death & Dismemberment (AD&D)

Voluntary Accidental Death & Dismemberment (AD&D) is available in units of \$10,000 to a maximum of \$500,000. You may purchase coverage for yourself, or yourself and your family. Please refer to the plan booklet for details.

Following are the monthly costs for each \$1,000 of Voluntary AD&D coverage you elect:

Employee Only: \$0.017

Employee and Family: \$0.026

The monthly premium is calculated as follows: coverage amount x premium / \$1,000. Please note, the premium is subject to Provincial Sales Tax<sup>2</sup>. Example: the monthly premium for an employee wishing to purchase \$100,000 of Employee Only coverage would be \$1.84 (\$100,000 x 0.017 / \$1,000 = \$1.70 + 8%). **Please note the Voluntary AD&D rates did not increase for 2012.**

<sup>1</sup> Calculation based on a biweekly payroll frequency.

<sup>2</sup> Calculation based on a biweekly payroll frequency.

<sup>3</sup> Provincial Sales Tax: 8% in Ontario and 9% in Quebec. Not applicable in any other Province.

## Employee and Spousal Optional Life Insurance Rates

Optional Life insurance for you and/or your spouse is available in units of \$10,000 to a maximum of \$500,000. The chart below outlines the monthly costs for each \$1,000 of Optional Life insurance coverage. As outlined below, rates vary by gender and smoking status. **Please note the Optional Life and Spousal Optional Life rates did not increase for 2012.**

### Employee Optional Life:

Age Band	Non-Smoker		Smoker	
	Female	Male	Female	Male
Up to age 34	\$0.027	\$0.045	\$0.045	\$0.099
35-39	\$0.043	\$0.058	\$0.072	\$0.118
40-44	\$0.064	\$0.088	\$0.107	\$0.176
45-49	\$0.108	\$0.153	\$0.180	\$0.305
50-54	\$0.180	\$0.288	\$0.301	\$0.576
55-59	\$0.293	\$0.491	\$0.488	\$0.981
60-64	\$0.466	\$0.712	\$0.778	\$1.420

### Spousal Optional Life:

Age Band	Non-Smoker		Smoker	
	Female	Male	Female	Male
Up to age 34	\$0.030	\$0.060	\$0.050	\$0.110
35-39	\$0.048	\$0.065	\$0.080	\$0.131
40-44	\$0.071	\$0.098	\$0.119	\$0.195
45-49	\$0.120	\$0.170	\$0.200	\$0.339
50-54	\$0.200	\$0.320	\$0.334	\$0.640
55-59	\$0.326	\$0.546	\$0.542	\$1.091
60-64	\$0.518	\$0.791	\$0.864	\$1.580

The monthly premium is calculated as follows: coverage amount x premium / \$1,000. Please note, the premium is subject to Provincial Sales Tax<sup>4</sup>. Example: the monthly premium for a 36 year old, non-smoking, male employee wishing to purchase \$200,000 of coverage would be \$12.53 ( $\$200,000 \times 0.058 / \$1,000 = \$11.60 + 8\%$ ).

### Application Process

Optional Life and Spousal Optional Life insurance is subject to evidence of good health. In order to obtain coverage or increase your coverage, you must submit a Statement of Health form to Sun Life's Medical Underwriting department at the following address:

Sun Life Assurance Company of Canada  
 Medical Underwriting, Private and Confidential  
 P.O. Box 578, STN Waterloo  
 Waterloo, Ontario N2J 4B8

You do not need to send in a Statement of Health form if you are not making any changes to your Optional Life and Spousal Optional Life Insurance. Sun Life's Medical Underwriting department shall forward an approval or decline letter to you and the company. Upon approval, payroll deductions will be initiated.

Please contact the Human Resources department to obtain a copy of the Statement of Health form.

<sup>4</sup> Provincial Sales Tax: 8% in Ontario and 9% in Quebec. Not applicable in any other Province.