

Summary of Benefits

LIFE INSURANCE

The life insurance benefit will be paid to the employee's appointed beneficiary upon the death of the employee.

Benefit will reduce by 50% at age 65 and terminate at age 70 or retirement, whichever comes first.

DEPENDENT LIFE INSURANCE

The benefit will be paid to the employee upon the death of his/her eligible dependent, with coverage commencing at birth.

ACCIDENTAL DEATH & DISMEMBERMENT

This benefit provides a lump sum cash payment equal to the life insurance benefit should the employee suffer an accidental death, 24 hours a day, on or off the job.

Payout percentage examples for Loss of:

Both Hands or Both Feet	100.00%
One Leg or One Arm	75.00%
Either Hand or Foot	66.67%
Thumb & Index Finger of Same Hand	33.33%

Payout percentage examples for Loss of Use of:

Quadriplegia, Paraplegia or Hemiplegia	100.00%
Both Hands or Both Arms	100.00%
One Arm or One Leg	75.00%

REHABILITATION, REPATRIATION &
SPOUSAL RETRAINING \$10,000 max./benefit

EDUCATION \$5,000 max./year

Pays child's education if employee dies

SURVIVOR BENEFIT

If the insured dies, their Extended Health Care and Dental coverage will continue without premium payment for up to two years for all eligible dependents.

EXTENDED HEALTH CARE

The following expenses are covered* with no deductibles:

Prescription Drugs	Hearing Aids
Hospital Coverage	Cardiac Rehabilitation
Paramedical Practitioners	Prosthetics
Chiropractor, Osteopath, Naturopath,	Medical Supplies/Equipment
Podiatrist, Chiropodist, Psychologist,	Emergency Ambulance
Physiotherapist, Acupuncturist,	Accidental Dental
Speech and/or Massage Therapist	Private Duty Nursing
Eye Examination	Emergency Out-of-Province / Country Coverage

Orthopedic Shoes/Orthotics
Out-of-Province/Country

If the insured or eligible dependent become ill or injured while travelling, emergency hospital and medical expenses will be paid at 100%, in excess of the amount paid by the Provincial Health Insurance Plan. This benefit is subject to a \$5,000,000.00 maximum, and is limited to a maximum of 60 days per trip.

DENTAL CARE (Optional)

This plan will pay basic covered expenses with no annual deductibles. Benefit payment is based on the current provincial fee schedule.

Covered expenses:

- oral examinations, cleaning and polishing of teeth
- fluoride applications
- fillings
- extractions
- endodontics (root canal therapy)
- periodontics (treatment of soft tissue (gums) and bone supporting the teeth)
- repairs or relining and rebasing of dentures
- x-rays
- space maintainers
- anaesthesia

LONG TERM DISABILITY (Optional)

Pays the insured a percentage of their insurable earnings to a maximum monthly benefit of \$4,000 if the employee is unable to work due to disability. (Non-Evidence Maximums Apply)

Benefit payment begins after 119 days of total disability and continue to earliest of recovery, retirement, or expiry at age 65.

Two Year Own Occupation definition of total disability.

Insurable earnings exclude dividends, bonuses, profit sharing, and other extra compensation.

Primary CPP/QPP Offset and 85% All-Source Maximum

*All coverage subject to terms and conditions of the insurance policy.

THE PODIUM PLAN

A comprehensive Employee Benefit Package designed specifically to address the ever increasing cost to Employers in offering group insurance benefits to their employees.

The Podium Plan offers three specifically designed packages, that will fit the benefit needs of employers with a work force of between 3 and 25 employees.

The plan design features built in cost containment, which will protect benefit duplication between an employer sponsored group plan and the benefits that may be available through Provincial/Territory government plans. The Podium Plan will ensure the cost of your group plan remains stable and sustainable for the years to come, while maintaining a cost structure that is affordable now and into the future.

Distributed exclusively through The Benefits Alliance Group, a national network of 40 member firms and over 100 employee benefit Advisors committed to integrity, professionalism and high quality advice.

For more information and to locate the Benefits Alliance Group Advisor nearest to you please visit our website at www.benefitsalliance.ca.

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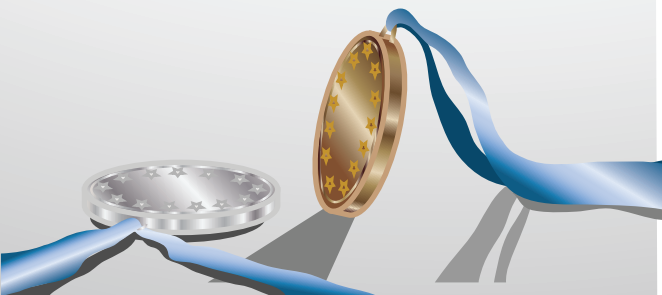
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Better Advice.



PODIUM Group Benefit Plan

Schedule of Benefits

	GOLD	SILVER	BRONZE
Life and AD&D	\$50,000	\$30,000	\$20,000
Dependent Life	\$10,000 Spouse or Child	\$10,000 Spouse or Child	\$10,000 Spouse or Child
Extended Health Care Coinsurance - Deductible Overall Plan Maximum Generic Prescription Drug Plan with Pay Direct Drug Card Maximum Biologic & Lifestyle Drugs Hospital Coverage Paramedical Practitioners Eye Examinations Orthopedic Shoes / Orthotics Hearing Aids Cardiac Rehabilitation Prosthetics Medical Supplies and Equipment Emergency Ambulance Accidental Dental Private Duty Nursing Services	100% - No Deductible In Canada – Unlimited 100% coinsurance - No Deductible \$10,000 / person / calendar year Excluded Semi-Private - 15 day max. \$150 / day max. \$500 / person / practitioner One exam / 24 months \$75 maximum \$250 / calendar year maximum \$500 / five years \$500 / calendar year maximum \$10,000 lifetime maximum \$10,000 / calendar year Unlimited \$2,000 lifetime maximum \$10,000 / person / calendar year	80% - No Deductible In Canada – Unlimited 80% coinsurance - No Deductible 90% coinsurance if using: Costco Pharmacy or the Alliance Pharmacy Group \$5,000 / person / calendar year Excluded Semi-Private - 15 day max. \$75 / day max. \$400 / person / practitioner One exam / 24 months \$60 maximum \$250 / calendar year maximum \$500 / five years \$500 / calendar year maximum \$10,000 lifetime maximum \$7,500 / calendar year Unlimited \$2,000 lifetime maximum \$5,000 / person / calendar year	80% - No Deductible In Canada – Unlimited 70% coinsurance - \$7.00 dispensing fee cap 80% coinsurance if using: Costco Pharmacy or the Alliance Pharmacy Group \$5,000 / person / calendar year Excluded No coverage \$300 / person / practitioner One exam / 24 months \$50 maximum \$250 / calendar year maximum \$500 / five years \$500 / calendar year maximum \$10,000 lifetime maximum \$5,000 / calendar year Unlimited \$2,000 lifetime maximum \$5,000 / person / calendar year
Emergency Out-of-Province/Country Coverage includes Travel Assistance	\$5,000,000 / calendar year 60 day maximum trip duration	\$5,000,000 / calendar year 60 day maximum trip duration	\$5,000,000 / calendar year 60 day maximum trip duration
Dental - Basic Services Coinsurance - Deductible Maximum Benefit Recall Schedule Dental Fee Guide	Include Dental <input type="checkbox"/> Yes <input type="checkbox"/> No 100% - No Deductible \$1,250 per calendar year 6 months Current	Include Dental <input type="checkbox"/> Yes <input type="checkbox"/> No 80% - No Deductible \$1,000 per calendar year 9 months Current	Include Dental <input type="checkbox"/> Yes <input type="checkbox"/> No 70% - No Deductible \$750 per calendar year 12 months Current
Long Term Disability (Optional Benefit)	<input type="checkbox"/> TAXABLE Plan (based on the Employer paying the LTD premium) Benefit pays 75% of insurable earnings to a maximum monthly benefit of \$4,000		
	<input type="checkbox"/> NON-TAXABLE Plan (based on the Employee paying 100% of the LTD premium) Benefit pays 66.67% of the first \$2,500 of insurable earnings, and 50% of the excess to a maximum monthly benefit of \$4,000		

ELIGIBILITY REQUIREMENTS

All Benefits as described in the Summary of Benefits are mandatory, except Dental and Long Term Disability.

Life, AD&D, Dependent Life reduce by 50% at age 65 and terminate at age 70. The Extended Health and Dental Care benefits terminate at age 75. Long Term Disability terminates at age 65.

The group must either be a legally incorporated company, sole proprietorship or partnership, with true employer / employee relationships.

The group must be in business for a minimum of one year.

All employees and their dependents must be insured under their Provincial Health Insurance Plan.

Pre-Authorized Debit is mandatory.

All full-time employees (min. 20 hrs per week) must be enrolled on the plan. 100% participation if less than 10 lives, 75% participation if 10 or more lives.

Some occupations are not eligible for Long Term Disability coverage due to the nature of the risk.

BENEFIT PROVIDERS

The Podium Plan is administered by RWAM Insurance Administrators Inc., one of the largest full service third party administrators of employee benefits in Canada.

Life Insurance, Dependent Life, Long Term Disability, Extended Health Care and Dental Benefits are underwritten and insured by La Capitale Insurance.

Accidental Death and Dismemberment is underwritten and insured by Chubb Life Insurance Company of Canada.

Allianz Global Assistance provides the Emergency Out-of-Province / Country Benefit.