



## **Empire Employee Benefits Summary**

Benefit year is: March 1<sup>st</sup> of each year

### **Life insurance and AD&D**

1 times annual salary, maximum \$300,000, reduces by 50% at age 65  
Terminates at age 70

### **Dependent Life**

Spouse - \$10,000  
Dependent - \$5,000

### **Long Term Disability**

66.67% of the first \$2,000 of monthly earnings and 50% of the excess with a maximum of \$8,000  
NEL \$5,500

### **Health Benefits**

No deductible  
Drugs covered at 80% maximum of \$3,000 per benefit period  
Semi-private hospital room  
Out of Country Coverage \$5,000,000 lifetime maximum on a 60 day trip limitation

### **Paramedical Services**

Coinsurance 80% - \$500 all services combined, per benefit period:  
Acupuncture, Chiropractor, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath,  
Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Social Worker and Speech Therapist.

### **Vision Care**

Coinsurance 80%  
1 eye exam to a max of \$75 every 12 months under age 18 and every 24 months age 18 and older  
Frames & Lenses combined maximum of \$200 per 12 months under age 18 and every 24 months age 18 and older

### **Dental**

Recall frequency every 5 months  
12 units  
80% Basic Restorative (fillings, extractions, root canal...etc)  
80% Periodontic/Endodontic  
50% Major Restorative  
Benefit year max of \$2,500 combined

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