



## **Empire Life Employee Benefits Summary -3 years or more**

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

\$20,000

Reduces to 50% at age 65

### **Health Benefits**

Drugs covered at 80% to a max of \$3000 per benefit year (at that time you will then use pharmacare)

Out of province emergency care at 100% to a lifetime max of \$5,000,000 on a 120 day trip travel limitation.

### **Vision Care**

One eye exam up to \$75 over 24 months for adults over 18

One eye exam up to \$75 over 12 months for children under age 18

### **Dental**

No deductible

Recall frequency 5 months

100% for Preventive procedures (Exams, x-rays, lab tests, cleanings, scalings)

100% for Basic procedures (fillings, extractions, root canal...etc)

50% Major dental

Benefit year max of \$1500 per benefit period

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