



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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