EMPLOYEE GROUP BENEFITS PROGRAM
AT A GLANCE

Life Insurance

Basic Life

☐ 1 x salary to age 68 (minimum coverage of $70,000)
☐ $7,000 from age 68 to age 72, at which point coverage ends

Optional Life - Employee Only

☐ optional units of $10,000 to maximum of $300,000 coverage to age 68, at which point coverage ends
☐ medical evidence of insurability required for applications made after 45-day period following employee’s appointment to Memorial

Optional Life - Spousal and Dependent Child

☐ optional units of $10,000 to maximum of $200,000 coverage
☐ optional coverage of a flat $10,000 per dependent child
☐ spousal coverage ends on earlier of employee’s or spouse's age 68
☐ dependent child coverage ends on earlier of employee's age 68 or child's age 21 (25 if in school)

Dependent Life

☐ automatic with family health
☐ spouse $3,000
☐ each dependent child $2,000
☐ coverage ends at age 68 (for dependent child, at their age 21 / 25)

Accidental Death and Dismemberment (AD&D)

Basic AD&D

☐ $35,000 coverage to age 68 at which point coverage ends

Optional AD&D

☐ optional units of $10,000 to maximum of $300,000 coverage
☐ coverage equal to amount of Optional Life insurance
☐ coverage ends at age 68
Voluntary AD&D
- optional units of $10,000 to maximum of $300,000 coverage
- employee only or family plan available
- coverage ends at age 68

Health
- supplementary to provincial medical care program
- HealthWise managed drug formulary
- hospitalization benefits: semi-private
- vision care: maximum of $250 in 24 consecutive months
- extended health benefits:
  - 80% of eligible expenses -- subject to per-visit maximums and/or calendar year maximums
  - subject to $25 deductible per calendar year for employee or family
- Travel health insurance benefit
- employee or family option available

Dental
- basic preventative maintenance plan
  - 80% of current Newfoundland Dental Society Fee Guide
- major restorative services
  - 70% of current Newfoundland Dental Society Fee Guide to a calendar year maximum of $1,200
- employee only or family option available

Long Term Disability
- benefit level: 72.2/3% of monthly earnings
- maximum monthly benefit: $8,500
- qualifying period to apply for benefits: 60 calendar days of continuous total disability
- coverage ends at age 65


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