

Memorial's Group Benefits Program

Highlights of Memorial's Group Benefits Program

LIFE INSURANCE

Basic Life Insurance

- 1 x annual salary
- Minimum coverage: **\$70,000**
- Employee: reduces to \$7,000 at 68; ends at 72
- Retiree: reduces to \$7,000 at 65; ends at 72

Optional Life Insurance

- Employees (up to \$300,000)
- Spouses (up to \$200,000)
- \$10,000 per child
- Employees only (retirees are ineligible)

Dependent Life Insurance

- Included for those enrolled in family health only
- \$3,000 spouse coverage
- \$2,000 per child
- Coverage terminates at 72 (employees & retirees)

ACCIDENTAL DEATH AND DISMEMBERMENT

Basic AD&D

- \$35,000
- Single coverage only
- Coverage for active employees only (retirees are ineligible)

Optional AD&D

- Single coverage only
- Coverage equal to approved Optional Life amount
- Coverage for active employees only (retirees are ineligible)

Voluntary AD&D

- Employee and Family option
- Units of \$10,000 up to a maximum of \$300,000
- Coverage for active employees only (retirees are ineligible)

HEALTH, DENTAL & TRAVEL

Health

- Single or Family coverage
- **Prescription Drugs:** 100% of ingredient cost
- **Glasses:** \$250 every 24 months
- **Paramedicals:** \$500 per practitioner per year
- **Mental Health:** \$1,000 per calendar year

Dental

- Single or Family coverage
- **Basic:** 80% of current NL Dental Fee Guide
- **Major:** 70% of current NL Dental Fee Guide (\$1,200 calendar year maximum)

Travel

- Single or Family coverage
- **Emergency Medical coverage** while travelling
- \$2,000,000 per incident
- Coverage for trips up to 180 days
- Includes **flight delay coverage**

LONG TERM DISABILITY

- 72.23% of pre-disability monthly earnings
- \$8,500 maximum monthly benefit
- 60 calendar day waiting period
- Coverage ends at 65

*To access further information including the detailed employee & retiree benefits guide, annual renewal notice, and group insurance rates, visit Memorial's **Group Insurance Website.***



This summary highlights key features of Memorial's Group Benefits Program and is provided for information purposes only. Refer to the Employee & Retiree Benefits Guide for complete details, limitations, exclusions, and eligibility requirements.

**This summary highlights key features of Memorial's Group Benefits Program and is provided for information purposes only.
Refer to the Employee & Retiree Benefits Guide for complete details, limitations, exclusions, and eligibility requirements.**

August 2026