



SUMMARY OF SALARIED STAFF BENEFITS



Basic Group Benefits Cost Sharing - 75% Company Paid, 25% Employee Paid
Optional Group Benefits - 100% Employee Paid
Eligible 1st Day of Employment

Extended Health Care Plan

(Cost shared coverage as above) Extended health care benefits are provided for employees and dependents to help offset hospital, medical and vision expenses not covered by Provincial medical plans. A direct pay prescription drug card is provided. Eligible expenses are covered at 100% and are paid on a Least Cost Alternative (LCA) basis with a maximum drug dispensing fee of \$8.00 per prescription. All eligible hospital and health service expenses are reimbursed at 100% percent unless otherwise indicated and subject to annual maximums. The overall maximum is \$1,000,000 per participant each calendar year. Prescription vision care is included with a \$250 maximum every two years.

Travel Emergency Medical

All benefits provided as the result of an accident or unexpected illness which occurs outside your home province is reimbursed at 100% to a maximum of \$2,000,000 per person.

Dental Care Plan

(Cost shared coverage as above) The dental insurance plan provides for employees and dependents. Dental coverage is divided into three areas:

- Basic: 100 % coverage
- Extensive Dentistry: 50 % coverage
- Orthodontics: 50 % coverage

\$2,500 combined maximum on basic and extensive dentistry benefits for each eligible individual in the family in a calendar year.

\$3,000 maximum for orthodontic treatment and appliances for each eligible individual in your family per course of treatment.

Dental Services in excess of \$800 require a pre-authorization prior to services being performed.

PCL Defined Contribution Pension Plan

(100% Company Match) PCL provides a defined contribution pension plan that is designed to provide flexibility in contribution amounts and investment choices to enable employees to take maximum advantage of accruing retirement income. Individuals are responsible for investing personal and company matching contributions in a variety of Guaranteed Investment Certificates and segregated funds.

Employees may contribute between two and five percent of base earnings with PCL matching contributions.

For new or returning employees post December 31, 2008 participation is automatic with a 5% contribution level unless specifically indicated by the employee. An annual signed waiver is required for non participation.

After two years of continuous service employees are vested within the Plan. In the event of death, retirement or termination members are entitled to the company's matching contribution accumulated from participation date.



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Basic & Optional Life Insurance

a) **Basic Life Insurance** (Cost shared coverage as above)

In the event of death, the basic group life insurance plan will pay the beneficiary an amount equivalent to 2 times the employee's annual basic salary rounded to the next higher \$1,000 if not already a multiple thereof, up to a maximum of \$1,000,000.

b) **Optional Life Insurance** (Employee paid coverage)

Employee Optional Life Insurance

Optional amounts of life insurance may be purchased by an employee in units of \$10,000 to a maximum of \$300,000 up to an overall maximum of \$3,000,000 combined with Employee Basic Life Insurance amount.

Dependent Optional Life Insurance

Spouse: Optional Life Insurance amounts are also available for an employee's spouse in units of \$10,000 to a maximum of \$300,000.

Dependent Children: Optional Life Insurance is available for an employee's children in units of \$5,000 to a maximum of \$25,000 each.

Basic & Optional Accidental Death & Dismemberment Insurance

a) **Basic** (Cost shared coverage as above)

In the event of death as a result of an accident, basic accidental death and dismemberment insurance will pay the beneficiary an amount equivalent to 1 times the employee's annual base salary rounded to the next higher \$1,000. Benefits are also payable in the event of the accidental loss of limb or sight.

b) **Optional** (Employee paid coverage)

Optional amounts of accidental death and dismemberment insurance are available for both employees and family in \$10,000 units to a combined basic plus optional maximum of \$500,000.

Optional Dependent Life Insurance

(Employee paid coverage) Purchased as a package for dependents. (Spouse and/or children). Upon the death of an insured dependent, the applicable amount will be paid to the employee.

The amount paid is \$5,000 upon death of a spouse and \$2,500 upon death of a child.



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Short-Term Disability (STD) (Company paid coverage) Employees with more than three months of service and who are unable to work as a result of an illness or an off-the-job injury are eligible for short-term disability benefits.

PCL will pay an employee a minimum of 60 percent of the employee's basic monthly salary for a maximum of 119 consecutive days. The percentage paid is left to the discretion of the District/Department Management. Benefits paid under this program are taxable.

Benefits will cease to be paid:

- after 119 days,
- when the employee returns to work during the 119 day period.

For continuous disabilities exceeding four months, benefits may be provided in accordance with the provisions of the group insurance policy described under the heading Long-Term Disability.

Employees unable to work due to an occupational illness or injury may be eligible for Workers' Compensation benefits.

Long-Term Disability (LTD) (Cost shared coverage as above) From the 120th day of continuous disability the LTD insurance plan provides:

66.67% of the first \$3,000 of basic monthly earnings plus 50% of any excess amount, rounded to the next higher \$1, if not already a multiple thereof, to a maximum of \$15,000 per month.

The monthly benefit may not exceed 85% of pre-disability net earnings from all sources. Monthly Long Term Disability Benefits are non-taxable income to the employee.

Flexible Spending Account (FSA) (Company provided account) Annual Flexible Spending Account of \$500 may be directed at the employee's discretion to our *Group Registered Savings Plan* or a *Health Spending Account* to pay uninsured medical, vision and dental expenses.

Group Registered Retirement Savings Plan (RRSP) (Employee funded) A registered, tax deductible, savings account available through payroll deduction with investment flexibility.

Tax Free Savings Account (TFSA) (Employee funded) A registered, non tax deductible, savings account available through payroll deduction offering investment flexibility. Investment earnings realized within this account are considered non taxable income.



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Employee Assistance Program Immediate, confidential help for any concern, you and your family may have. Connect to the people and resources that make a difference in your life. A no cost service that is accessible 24 hours a day, seven days a week.

Educational Assistance By supervisory approval, we will pay in advance for external professional development activities relevant to employee career development plans.