

	Current Chum Plan	CTV Plan
Life Insurance Benefit	4 X Annual Earnings Maximum Benefit \$500,000 Reduces to an amount equal to annual earnings Ceases at the earlier of retirement or age 70 Conversion Option Available without evidence of insurability	3 X Annual Earnings Maximum Benefit \$1,000,000 Reduces 50% at age 65 Ceases at the earlier of retirement or age 70 Conversion Option Available without evidence of insurability
Spouse	\$5,000	\$12,000
Each Child	\$2,500	\$6,000
Accidental Death & Dismemberment Benefit		The principal amount is equal to the amount of Group Life Insurance
Long Term Disability Benefit	80% of pre-disability salary Maximum - \$5,000/month Elimination Period - 182 Days Up to age 65 Ceases at the earlier of retirement or age 65 Benefit Taxable	67% of the first \$3,000 50% of the next \$2,500 40% of the balance Maximum - \$10,000/month Elimination Period - 182 Days Up to age 65 Ceases at the earlier of retirement or age 70 Benefit Non-taxable
Critical Illness Benefit		\$2,000 for Heart Attack, Stroke, Life Threatening Cancer Survival Period - 30 days Ceases at the earlier of retirement or age 65 or Benefit is paid Benefits under this CI Benefit provision will be administered on the same basis as that of the LTD Benefit
Extended Health Care		
Reimbursement	100%	100%
Hospital Coverage	Semi Private	Semi Private
Hearing Aids	\$400/5 years	\$1,000/ear/36 months
Orthotics	\$200/year	\$350/24 months
Vision Care	\$100/24 months \$70/24 months eye exam 12 months for children	\$250/24 months for frames, lenses and/or contact lenses \$85/24 months eye exam 12 months for children
Paramedical Practitioners	\$400 per practitioner per year	\$500 per practitioner per year
Pay Direct Card	100% reimbursement	
Drug Prescriptions	100%	90% Generic 75% Brand Name Maximum out of pocket is \$1,000/certificate Brand Name Drugs that do not have a Generic equivalent will be reimbursed at 90%
Dental Care	100%	80% for Basic 80% for Minor Restorative 80% Endodontics & Periodontics 80% for Major 50%
Orthodontics	80%	1st Year of Employment \$500
Maximum Coverage	1st Year of Employment \$600 2nd Year or more \$1,200	2nd Year \$750 3rd or more \$1,500

Monthly Premium Cost/Annual Percentage as of April 1, 2010

\$ 40,000.00		Current Cost		
		Single	Family	
LTD	\$ 22.10	\$ 22.10	<i>Total Deduction per month as of June 1, 2011</i>	
				EMPLOYEE PAYS - LTD Premiums as of JUNE 1, 2011
				Switch over to CTV Benefit plan but don't pay premiums
Annual % of Wage	0.66%	0.66%		
Basic Life	\$ 2.62	\$ 2.62		
AD & D	\$ 0.65	\$ 0.65		
Dep Life	\$ -	\$ 0.28		
Health	\$ 11.54	\$ 34.33		
Vision	\$ 2.46	\$ 6.60		
Dental	\$ 7.24	\$ 18.28		
TOTAL	\$ 24.51	\$ 62.76		
				EMPLOYEE PAYS - LTD and "20%" Benefit premiums as of JUNE 1, 2012
Annual % of Wage	0.74%	1.88%		
LTD + "20%" Health	\$ 46.61	\$ 84.86	<i>Total Deduction per month as of June 1, 2012</i>	
As % of Wage	1.40%	2.55%		

\$ 50,000.00		Current Cost		
		Single	Family	
LTD	\$ 26.34	\$ 26.34	<i>Total Deduction per month as of June 1, 2011</i>	
				EMPLOYEE PAYS - LTD Premiums as of JUNE 1, 2011
				Switch over to CTV Benefit plan but don't pay premiums
Annual % of Wage	0.63%	0.63%		
Basic Life	\$ 3.27	\$ 3.27		
AD & D	\$ 0.82	\$ 0.82		
Dep Life	\$ -	\$ 0.28		
Health	\$ 11.54	\$ 34.33		
Vision	\$ 2.46	\$ 6.60		
Dental	\$ 7.24	\$ 18.28		
TOTAL	\$ 25.33	\$ 63.58		
				EMPLOYEE PAYS - LTD and "20%" Benefit premiums as of JUNE 1, 2012
Annual % of Wage	0.61%	1.53%		
LTD + "20%" Health	\$ 51.67	\$ 89.92	<i>Total Deduction per month as of June 1, 2012</i>	
As % of Wage	1.24%	2.16%		

\$ 60,000.00		Current Cost		
		Single	Family	
LTD	\$ 30.56	\$ 30.56	<i>Total Deduction per month as of June 1, 2011</i>	
				EMPLOYEE PAYS - LTD Premiums as of JUNE 1, 2011
				Switch over to CTV Benefit plan but don't pay premiums
Annual % of Wage	0.61%	0.61%		
Basic Life	\$ 3.93	\$ 3.93		
AD & D	\$ 0.97	\$ 0.97		
Dep Life	\$ -	\$ 0.28		
Health	\$ 11.54	\$ 34.33		
Vision	\$ 2.46	\$ 6.60		
Dental	\$ 7.24	\$ 18.28		
TOTAL	\$ 26.14	\$ 64.39		
				EMPLOYEE PAYS - LTD and "20%" Benefit premiums as of JUNE 1, 2012
Annual % of Wage	0.52%	1.29%		
LTD + "20%" Health	\$ 56.70	\$ 94.95	<i>Total Deduction per month as of June 1, 2012</i>	
As % of Wage	1.13%	1.90%		

Costs are subject to change.

The company and Manulife usually advise employees of cost changes in April of each year.