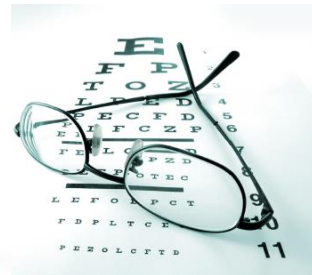




**Employee  
Benefit  
Trust**

## Your Employee Benefits Plan



### **Industra Construction Corp.**

Classification: Non Field Employees

Billing Division: 41654-00

Re-Issue Date: July 1, 2019

This benefit summary outlines the principal features of the benefits available under your company's benefit plan. In the event of a discrepancy between this document and any contracts of insurance or services, the latter will govern.

**EXTENDED HEALTH - Insured by Pacific Blue Cross (Policy #41654-00)**

|   |  |
|---|--|
| <b>Deductible (single / family):</b>  | No Deductible  |
| <b>Plan Maximum:</b>  | There is an unlimited lifetime maximum per person for in-province/territory eligible expenses. Eligible expenses are subject to the terms and conditions of the contract.  |
| <b>Prescription Drugs Coverage:</b><br>Charges for drugs which legally require a prescription from a physician or dentist and are dispensed by a pharmacist, physician, dentist or primary healthcare nurse practitioner. | 100%   |
| <b>All Other In Province/Territory Eligible expenses:</b>   | 100%   |
| <b>Drug Card:</b>   | Yes  |
| <b>In-Province/Territory Medical Travel:</b>  | 100%   |
| <b>In-Province/Territory Hospital Accommodations:</b>   | 100% Semi-private and private  |
| <b>Hearing Aids:</b>  | \$400 in a 5 calendar year period  |
| <b>Private Duty Nursing:</b>  | Private duty care by a registered nurse for a person with an acute condition in the person's home, limited to a maximum of \$10,000 per calendar year or \$25,000 per lifetime, whichever comes first. Services of a private duty nurse require referral by a physician. |
| <b>Orthopedic Shoes:</b>  | Custom fitted orthopedic shoes (including repairs) and modifications to stock item footwear to a maximum in a calendar year period of \$400 per adult (>18 years) and \$200 per dependent child (18 and under).  |
| <b>Orthotics:</b>   | Custom made orthotics to a maximum of \$200 per person per calendar year   |
| <b>Paramedicals:</b>  | Chiropractor: \$750/person/calendar year   |
|   | Naturopath: \$750/person/calendar year   |
|   | Physiotherapist: \$750/person/calendar year  |
|   | Massage Therapist: \$750/person/calendar year  |
|   | Psychologist: \$750/person/calendar year combined with Registered Clinical Counsellors   |
|   | Podiatrist: \$750/person/calendar year   |
|   | Speech Therapist: \$750/person/calendar year   |
|   | Acupuncture: \$750/person/calendar year  |
|   | Homeopath: \$100/person/calendar year  |
|   | Dietitian: \$200/person/calendar year  |
| <b>Termination Age:</b>   | Earlier of retirement or age 85  |
| <b>Survivor Extension:</b>  | 24 months without payment of premium   |
| <b>Conversion:</b>  | Included   |

**OUT OF PROVINCE/TERRITORY/COUNTRY - Insured by Pacific Blue Cross (Policy #41654-00)**

The out of province/territory/country coverage is intended to cover emergency medical expenses incurred by you and your dependents while traveling outside of your province/territory/country of residence. This coverage is intended to supplement your provincial medical plan and is subject to provisions such as, but not limited to, submission deadlines, the plan deductible, plan maximums and reasonable and customary charges. An emergency is defined as a sudden unplanned occurrence of an acute condition demanding immediate medical attention.

|   |  |
|---|--|
| <b>Out of Province/Territory/Canada:</b> <ul style="list-style-type: none"> <li>Emergency Expenses</li> <li>Medical Referral</li> <li>Travel Medi-Assist</li> </ul> | 100%   |
| <b>Maximum Number of Days per trip:</b>   | In coordination with your provincial health care plan  |
| <b>Plan Maximum:</b>  | There is a \$3,000,000 lifetime maximum per person for out-of-province/territory emergency. Eligible expenses are subject to the terms and conditions of the contract. |
| <b>Out of Province/Territory/Country Non-Emergency Expenses:</b>  | Same as In-Province/Territory Eligible Expenses  |
| <b>Termination Age:</b>   | Earlier of retirement or age 85  |
| <b>Travel insurance (Baggage loss, trip cancellation or trip interruption):</b>   | Not included   |

**VISION CARE - Insured by Pacific Blue Cross (Policy #41654-00)**

|   |  |
|---|--|
| <b>Vision Care Coverage</b>             | 100%   |
| <b>Eye Wear &amp; Laser Eye Surgery</b> | \$200 every 24 months  |
| <b>Eye Exams:</b>                       | Adults: \$70 every 24 months<br>Dependent children: \$70 every 12 months |

**DENTAL - Insured by Pacific Blue Cross (Policy #41654-00)**

|   |  |
|---|--|
| <b>Deductible (single/family):</b>  | \$0/\$0  |
| <b>Dental Fee Guide:</b>  | Pacific Blue Cross Fee Schedule                    |
| <b>Specialist Fee Guide:</b>  | Fee schedule + 10%                                 |
| <b>Basic Services:</b>  | 100%   |
| <b>Maximum:</b>   | \$2,000/calendar year combined with Major Services |
| <b>Check Up Frequency:</b>  | 2 per person per calendar year                     |
| <b>Major Restorative Services:</b>  | 60%  |
| <b>Maximum:</b>   | \$2,000/calendar year combined with Basic Services |
| <b>Orthodontics:</b>  | 50%  |
| <b>Maximum:</b>   | \$2,000 lifetime maximum per person                |
| <b>Coverage:</b>  | Adults and dependents                              |
| <b>Termination Age:</b>   | Earlier of retirement or age 85                    |
| <b>Survivor Extension:</b>  | 24 months without payment of premium               |
| <b>Conversion:</b>  | Included   |
| <b>Basic Services – service for the care and maintenance of teeth.</b> Includes exams, scaling, polishing, fluoride, fillings, x-rays, extractions, root canal therapy, and denture relining/rebasing, repairs, or adjustments<br><b>Major Services – services for the replacement of missing teeth or reconstruction of teeth.</b> Includes crowns, dentures and/or bridgework<br><b>Orthodontics</b> - includes treatment to straighten teeth/correct the bite. |  |

**LONG TERM DISABILITY - Insured by Great-West Life (Policy #161145)**

|                                  |   |
|----------------------------------|---|
| <b>Schedule:</b>                 | 66.67% of monthly earnings  |
| <b>Maximum Benefit:</b>          | \$3,000 per month   |
| <b>Non Evidence Maximum:</b>     | \$3,000   |
| <b>Tax Status:</b>               | Non-Taxable   |
| <b>All Source Maximum:</b>       | 85% of take-home pay for non-taxable plan or 85% of total monthly earnings for taxable plan.  |
| <b>Elimination Period:</b>       | 119 calendar days, or the duration of the benefit period under the Short Term Disability plan (if applicable to your group) or sick leave benefit, whichever is later.  |
| <b>Maximum Benefit Period:</b>   | To age 65   |
| <b>Definition of Disability:</b> | LTD benefits are payable for the first 24 months following the waiting period if disease or injury prevents you from performing the essential duties of your regular occupation. After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. |
| <b>Termination Age:</b>          | Earlier of retirement or age 65   |

**BASIC LIFE - Insured by Great-West Life (Policy #161145)**

|                              |                                 |
|------------------------------|---------------------------------|
| <b>Schedule:</b>             | Flat Benefit \$25,000           |
| <b>Overall Maximum:</b>      | Flat Benefit \$25,000           |
| <b>Non Evidence Maximum:</b> | Flat Benefit \$25,000           |
| <b>Age Reduction:</b>        | Reduces by 50% at age 65        |
| <b>Termination Age:</b>      | Earlier of retirement or age 70 |
| <b>Conversion:</b>           | Included                        |

**DEPENDENT LIFE - Insured by Great-West Life (Policy #161145)**

|                         |                                 |
|-------------------------|---------------------------------|
| <b>Spouse:</b>          | \$10,000                        |
| <b>Each Child:</b>      | \$5,000                         |
| <b>Termination Age:</b> | Earlier of retirement or age 70 |

**BASIC AD & D - Insured by Chubb Life Insurance Company of Canada (Policy CC50060401)**

|  |  |
|--|--|
| <b>Principal Sum:</b>                                  | Matches Basic Life Benefit   |
| <b>Overall Maximum:</b>                                | Matches Basic Life Benefit   |
| <b>Age Reduction:</b>                                  | Reduces by 50% at age 65   |
| <b>Termination Age:</b>                                | Earlier of retirement or age 70  |
| <b>Critical Illness Cancer Rider:</b>                  | 5% of the Principal Sum up to a maximum of \$5,000 (one-time benefit)  |
| <b>Everest Funeral Planning and Concierge Service:</b> | Everest advisors available 24/7 by calling 1-800-913-8318 <b>Website:</b> <a href="http://www.everestfuneral.ca/Chubb">www.everestfuneral.ca/Chubb</a><br><b>Code:</b> ChubbLife01 |

## EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

Provided by Family Services and Employee Assistance Programs

|  |   |
|--|---|
| <b>Eligibility</b>   | All employees and dependents  |
| <b>Benefit Description:</b>  | A confidential employee benefit that provides you and your family members with access to qualified counseling professionals and other resources to help resolve personal and work-related problems before they affect your health, family or ability to work. |
| For a comprehensive list of all services and resources available please see the last page of this benefit summary, your FSEAP brochure or visit the FSEAP website. |   |
| <b>Legal Consultation:</b>   | 30 minutes telephone or in person consultation to provide guidance in civil, family, motor vehicle, wills and estates, real estate, immigration and criminal law.   |
| <b>Financial Consultation:</b>   | Credit counselling, debt management, tax planning, budgeting, setting goals, preparing for retirement and managing changes in personal situations.  |
| <b>Physical Well Being:</b>  | Consultation with a registered dietician with follow ups over a period of a month. Referrals to Smoking Cessation support lines   |
| <b>Child/Eldercare Consultation:</b>   | Assistance finding community resources  |
| <b>Clinical Counselling:</b>   | Short term counselling, referral, assessment or information regarding personal and work-related issues including relationship, family, personal well being, career and addiction.   |
| <b>Website:</b>  | <a href="http://www.fseap.bc.ca/">http://www.fseap.bc.ca/</a> Password: 2bwell  |
| <b>Contact Number:</b>   | 604-732-6933 (Lower Mainland) or 1-800-667-0993 (Toll-free), 24 hours/365 days  |

## BEST DOCTORS®

|                             |   |
|-----------------------------|---|
| <b>Eligibility</b>          | All employees and dependents  |
| <b>Benefit Description:</b> | A confidential health benefit that provides you and your family members with access to medical consultation with the world's top medical specialist. Best Doctors® will help you understand your medical condition, navigate the healthcare system, find a specialist, obtain an expert opinion, and get the right diagnosis, treatment and information. This plan also includes access to Ask the Expert <sup>SM</sup> . |
| <b>Website:</b>             | <a href="http://www.bestdoctorscanada.com">http://www.bestdoctorscanada.com</a>   |
| <b>Contact Number:</b>      | 1-877-419-2378 (Monday to Friday: 5:00am – 5:00pm PST), please identify yourself as a <b>BCCA member</b> and give the <b>employer's</b> name that provides this plan.   |

Further personalize your benefits coverage with these options:

**OPTIONAL BENEFITS (PAYROLL DEDUCTED):**

Premiums are 100% employee paid and deductions will be made by your employer on your pay stub. Please contact the BCCA Employee Benefit Trust office for the applicable enrolment forms.

**L I F E - Insured by Great-West Life (Policy #161146)**

|                             |                                 |
|-----------------------------|---------------------------------|
| Units:                      | \$50,000                        |
| Overall Maximum:            | \$250,000                       |
| Spousal Coverage Available: | Yes                             |
| Termination Age:            | Earlier of retirement or age 65 |
| Health Evidence Required:   | Yes                             |

**A D & D - Insured by Chubb Life Insurance Company of Canada (Policy OE50060401)**

|                           |                                 |
|---------------------------|---------------------------------|
| Units:                    | \$25,000                        |
| Overall Maximum:          | \$300,000                       |
| Family Option:            | Available                       |
| Age Reduction:            | Reduces by 50% at age 65        |
| Termination Age:          | Earlier of retirement or age 70 |
| Health Evidence Required: | No                              |

**OPTIONAL BENEFITS (DIRECTLY WITH CARRIER):**

Premiums are 100% employee paid and payment is made directly to Chubb Life Insurance Company of Canada. For more information, or to apply visit <http://www.imchubbinsured.ca/en/bcca/login.aspx?login=T2004>.

**C R I T I C A L I L L N E S S - Insured by Chubb Life Insurance Company of Canada**

|                  |           |
|------------------|-----------|
| Units:           | \$5,000   |
| Overall Maximum: | \$150,000 |
| Family Option:   | Available |
| Termination Age: | Age 70    |

**H O S P I T A L C A S H - Insured by Chubb Life Insurance Company of Canada**

|                  |            |
|------------------|------------|
| Benefit Levels:  | \$50-\$250 |
| Family Option:   | Available  |
| Termination Age: | Age 75     |

**F I N A L E X P E N S E - Insured by Chubb Life Insurance Company of Canada**

|                  |           |
|------------------|-----------|
| Units:           | \$5,000   |
| Overall Maximum: | \$25,000  |
| Family Option:   | Available |

## **POLICY PROVISIONS**

**Waiting period:** 3 months

**Weekly hour requirements:** **15 hours** – Extended Health and Dental Care  
**21 hours** – Life, Dependent life, AD&D and Critical Illness  
**30 hours** – Short Term and Long Term Disability

**Dependent Definition:** Spouse – Married or living together for at least 12 months  
Children – Under age **19** and financially dependent, or  
Under age **25** if unmarried and a full time student.

### **Benefits Pertaining to Chubb Life Insurance Company of Canada - Basic AD&D, Optional AD&D and Critical Illness**

#### **Beneficiary**

An employee has the right to name a beneficiary when he applies for insurance.

It is understood that the beneficiary designation made under the Policyholder's Group Life Insurance Policy shall be recognized as the beneficiary under the policy, unless a further designation has been made that specifically identifies the policy. Failing such designation, all benefits will be paid to the estate of the insured person.

All other indemnities of the policy will be payable to the insured person.

An insured person can change his beneficiary at any time, where permitted by law. The Company assumes no responsibility for the validity of such designation or change of beneficiary.

The beneficiary designation made by the insured person (if any) under the replaced policy has been retained. The insured person should review the existing designation to ensure it reflects his/her current intention.

**The policy contains a provision removing or restricting the right of the insured person to designate persons to whom or for whose benefit insurance money is to be payable.**

#### **Legal Actions**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act, Limitations Act, 2002 or other applicable legislation in the Insured's province of residence.

#### **Change of Insurer**

A person insured under a former policy may not be excluded from the new policy or be denied benefits solely because of a pre-existing condition limitation that was not applicable or that did not exist in the former policy, or because the person is not at work on the date of coming into force of the new policy.

The insured person and any claimant under the policy has the right, as determined by law applicable in the insured person's province of residence, to obtain a copy of his/her application, any written evidence of insurability (as applicable) and the Policy, on request, subject to certain access limitations.

**Benefits Pertaining to Great-West Life – Life, Optional Life, Dependent Life, Short Term Disability and Long Term Disability**

**Access to Documents**

You have the right, upon request, to obtain a copy of the policy, your application and any written statements or other records you have provided to Great-West Life as evidence of insurability, subject to certain limitations.

**Legal Actions**

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

**Appeals**

You have the right to appeal a denial of all or part of the insurance or benefits described in the contract as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

**Benefit Limitation for Overpayment**

If benefits are paid that were not payable under the policy, you are responsible for repayment within 30 days of Great-West Life sending you a notice of the overpayment, or within a longer period if agreed to in writing by Great-West Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Great-West Life's other legal means to recover the overpayment.

**Beneficiary Designation**

**Beneficiary not carried forward**

You may make, alter, or revoke a designation of beneficiary as permitted by law. Any designation of beneficiary you made under your employer's previous policy prior to the effective date of this policy does not apply under this policy. You should review any beneficiary designation made under this policy from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from your employer.

**No prior carrier**

You may make, alter, or revoke a designation of beneficiary as permitted by law. You should review any beneficiary designation made under this policy from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from your employer.

## **Employee and Family Assistance Program**

We are fseap, a National provider of **Employee and Family Assistance Program (EFAP)** since 1975 and Canada's only national not-for-profit EFAP provider. As part of our family you are covered by our services through your employer's benefit package. Below is some helpful information as to what services you are eligible for, what you can expect from us and how to access our services.

### **Practical Help for all of Life's Challenges**

Whether you're going through a crisis or want guidance on your general well-being, your EFAP is here to help. Your EFAP offers immediate, confidential assistance to help you find the right options and solutions to navigate through life's simple and complex challenges. Our services are offered in person, over the phone, online and through video conferencing to meet you where you need to be. We will help

|  |  |
|--|--|
| ✓ Build stronger family and personal relationships | ✓ Address depression and anxiety       |
| ✓ Resolve conflicts                                | ✓ Cope with personal crises            |
| ✓ Manage personal and job stress                   | ✓ Manage anger more effectively        |
| ✓ Balance work and family                          | ✓ Address legal and financial problems |
| ✓ Address addictions and substance misuse          | ✓ Deal with health-related concerns    |
| ✓ Cope with separation and loss                    |  |

### **Services Provided:**

Confidential Counselling Services and Work/Life Services, including Legal, Financial, Career, Nutritional, and Child/Eldercare Services.

**Password:** 2bwell

On-line Health and Wellness Resources.

**Password:** 2bwell

### **Confidentiality:**

Accessing the EFAP is completely private and confidential.

### **Eligibility:**

The EFAP is available to you and any member of your immediate family, including your partner/spouse and your dependent children.

### **Cost:**

None. All EFAP services are paid for by your employer and are completely free to you.

### **Contact us today.**

Contact your EFAP for immediate, confidential assistance 24/7/365. We'll connect you with the right resources to help you achieve your goals

**1-800-667-0993**

**[www.fseap.bc.ca](http://www.fseap.bc.ca)**