

COUNCILLORS

Benefits Summary

March 1, 2022
Semi-Monthly Deductions

BENEFIT	COVERAGE	MONTHLY PREMIUM	DEDUCTION
Accidental Death and Dismemberment Insurance	2 x annual salary (as a Councillor) rounded up the next \$1,000 maximum \$200,000		Nil
Weekly Accident Indemnity	75% of pre-disability earnings to a maximum of \$500, not to exceed 104 consecutive weeks for total disability, 52 consecutive weeks for partial disability		Nil
Extended Health Benefits	Deductible: \$50 per year, single or family Reimbursement: 80% first \$1,000 claims paid and 100% thereafter (annually) Lifetime Maximum: Unlimited 100% Vision Care (\$500 per 24 months) & 100% Eye Exam (\$100 per 2 calendar years) Assure Benefit Card Unlimited Lifetime Maximum per person 100% Emergency Medical Travel Coverage – Lifetime Maximum \$5,000,000 per person.	SINGLE 66.10 COUPLE 164.48 FAMILY 164.48	33.05 82.24 82.24
Dental Benefits	100% - Basic Services 80% - Major Restorative Services 50% - Orthodontia to a maximum of \$4,000 per insured	SINGLE 76.24 COUPLE 143.34 FAMILY 210.40	38.12 71.67 105.20
Medical Services Plan	BC Medical Services Plan (provincial medical coverage)	SINGLE 0.00 COUPLE 0.00	0.00 0.00

Deductions are semi-monthly. Benefits start 1st of the month following 1st day in office.

MAYOR

Benefits Summary

March 1, 2022
Semi-Monthly Deductions

BENEFIT	COVERAGE	MONTHLY PREMIUM	EMPLOYEE SHARE	EMPLOYER SHARE
Group Life Insurance 1 st of the month following election	2 x annual salary maximum of \$600,000	\$0.170 per \$1,000 of benefit		100% 51.00 (maximum)
Accidental Death and Dismemberment 1 st of the month following election	2 x annual salary maximum of \$600,000 2 x annual salary maximum of \$200,000	\$0.023 per \$1,000 of benefit		100% 6.90 (maximum)
Critical Illness Insurance 1 st of the month following election	\$50,000	\$0.76 per \$1,000 of benefit		100% 19.00 (maximum)
Weekly Accident Indemnity 1 st of the month following election	75% of pre-disability earnings to a maximum of \$500, not to exceed 104 consecutive weeks for total disability, 52 consecutive weeks for partial disability			100%
Extended Health Benefits 1 st of the month following election	Deductible: \$50 per year, single or family Reimbursement: 80% first \$1,000 claims paid and 100% thereafter annually. 100% Vision Care \$500 per 24 months, 100% Eye Exam \$100 per 2 calendar years. Assure Benefit Card. Unlimited Lifetime Maximum per person. 100% Emergency Medical Travel Coverage. Lifetime \$5,000,000 per person.	SINGLE 66.10 COUPLE 164.48 FAMILY 164.48		100% 33.05 82.24 82.24
Dental Benefits 1 st of the month following election	100% - Basic Services 80% - Major Restorative Services 50% - Orthodontia to a lifetime maximum of \$4,000 per insured	SINGLE 76.24 COUPLE 143.34 FAMILY 210.40		100% 38.12 71.67 105.20
Medical Services Plan 1 st of the month following election	BC Medical Services Plan (provincial medical coverage)	SINGLE 0.00 COUPLE 0.00		100% 0.00 0.00

Deductions are semi-monthly. ER paid Group Life, AD&D, CI, & MSP are taxable benefits.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

CITY OF PRINCE GEORGE

Policy No. 011904521 issued by Special Markets Solutions,
a division of Industrial Alliance Insurance and Financial Services Inc.

COVERAGE

Injury sustained by the Insured Person while and in consequence of performing the usual and necessary duties as a Mayor or Councilor of the Policyholder, including travelling directly to or from any scheduled meeting of the Policyholder.

AMOUNT OF INSURANCE

Your amount of insurance (Principal Sum) is the lesser of \$200,000.00 and the amount, rounded to the next higher \$1,000.00 if not already a multiple of \$1,000.00, which is two times your annual earnings.

Weekly Accident Indemnity Benefit

Total Disability	\$500.00 per week
Elimination Period	1st Day
Maximum Period	104 weeks
Payable	

Partial Disability	\$500.00 per week
Elimination Period	1st Day
Maximum Period	52 weeks
Payable	

Aggregate Limit of Indemnity \$1,500,000.00

BENEFITS

Accidental Death, Dismemberment and Specific Loss Indemnity

The "loss" or "loss of use" must occur within 365 days of the date of the accident. These benefits are payable on a lump sum basis and in addition to any other benefits you may receive.

Life	100%
Both Hands or Both Feet	100%
Entire Sight of Both Eyes	100%
One Hand and One Foot.....	100%
One Hand and Entire Sight of One Eye.....	100%
One Foot and Entire Sight of One Eye	100%
Speech and Hearing in both Ears.....	100%
One Arm or One Leg.....	75%
One Hand or One Foot	66 2/3%
Entire Sight of One Eye.....	66 2/3%
Speech or Hearing in both Ears	66 2/3%
Thumb and Index Finger of Either Hand.....	33 1/3%
Four Fingers of Either Hand.....	33 1/3%
Hearing in One Ear.....	33 1/3%
All Toes of One Foot	25%
Quadriplegia (total paralysis of all four limbs)	200%
Paraplegia (total paralysis of the lower limbs).....	200%
Hemiplegia (total paralysis of one side of the body).....	200%

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Accidental Medical Reimbursement Benefit

When by reason of injury, the Insured Person requires medical treatment within 30 days from the date of the accident and incurs expenses for specified services or supplies such as a nurse, licensed ambulance, hospital charges, physiotherapist, drugs, etc. while under the regular care and attendance of a physician, the Company will pay the reasonable and customary expenses actually incurred by the Insured Person within 12 months after the date of the accident, not to exceed \$2,000.00 as a result of any one accident.

Exposure and Disappearance

If an Insured Person is unavoidably exposed to the elements due to accident and suffers a loss within 12 months after the date of the accident for which indemnity would otherwise have been payable under the policy, such loss shall be deemed to be the result of injury.

When an Insured Person disappears due to the accidental wrecking, sinking or disappearance of a conveyance in which the Insured Person is riding, and if the body of the Insured Person is not found within 12 months after the date of such occurrence, it will be presumed, subject to there being no evidence to the contrary that the Insured Person suffered loss of life as a result of injury.

Family Transportation Benefit (\$3,500)

If an injury results in confinement as an inpatient in a hospital located at least 150 km from the insured's residence, and such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, the Company will pay the expenses actually incurred by a member of the immediate family for hotel accommodation and transportation by the most direct route to the confined insured.

If transportation occurs in a private vehicle, then reimbursement of transportation expenses will be limited to a maximum of \$0.20 per kilometre travelled.

Funeral Expense Benefit (\$5,000)

If an injury results in loss of life, an additional amount is payable for funeral expenses actually incurred.

Indemnity payable under this part shall be limited to only one policy if this benefit is contained in two or more policies issued by the company.

Home Alteration and Vehicle Modification Benefit (\$10,000)

If an injury requires the use of a wheelchair to be ambulatory, the Company will pay the cost of alterations to the insured's principal residence and/or the cost of modification to one motor vehicle utilized by the insured, provided such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, subject to a maximum of \$10,000.00.

Rehabilitation Benefit (\$10,000)

If an injury requires that the insured undergo special training in order to be qualified to engage in a special occupation in which the insured would not have engaged except for such injury, the Company will pay the reasonable and necessary expenses incurred for such training within 3 years of the date of the accident, provided such injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity.

Repatriation Benefit (\$10,000)

If an injury results in loss of life, the Company will pay the expense incurred for shipment of the body to the city of residence of the deceased.

Seat Belt Benefit (\$25,000)

If an injury results in a loss payable under the Accidental Death, Dismemberment and Specific Loss Indemnity, the principal sum will be increased by 10% if, at the time of the accident, the insured was driving or riding in a vehicle and wearing a properly fastened seat belt.

Weekly Accident Indemnity

If injury wholly and continuously disables and prevents an Insured Person who is under age 70 and employed full-time from performing each and every duty pertaining to his/her occupation within 30 days of the date of the accident, the Company will pay a Weekly Accident Indemnity not to exceed 75% of pre-disability earnings to a maximum of \$500.00 from all sources for the period the Insured Person is disabled and under the regular care and attendance of a legally qualified physician or surgeon, other than himself/herself, commencing the first day of disability not to exceed 52 consecutive weeks as the result of any one accident.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Limited Air Travel Coverage

Coverage includes injury sustained in consequence of riding as a passenger and not as a pilot or member of the crew; in boarding or alighting from or being struck by; or making a forced landing with or from:

- (a) any aircraft having a current and valid airworthiness certificate and which is operated by a person holding a current and valid pilot's license of a rating authorizing him to pilot such aircraft, or
- (b) any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any duly constituted governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Notwithstanding (a) and (b) above, coverage excludes injury sustained while and in consequence of riding as a passenger, pilot, operator or member of the crew, in or on, boarding or alighting from or being struck by or making a forced landing with or from any aircraft owned, operated or leased by the policyholder.

EXCLUSIONS

- (a) declared or undeclared war or any act thereof;
- (b) active full-time service in the armed forces of any country;
- (c) suicide or any attempt thereat or intentionally self-inflicted Injury, while sane or insane;
- (d) injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in the part titled "Limited Air Travel Coverage".

Additional Exclusions

This policy does not cover expenses incurred:

- (e) for the purchase, repair or replacement of eyeglasses or contact lenses, or prescriptions therefor;
- (f) for charges of masseur;

(g) for sickness or disease, either as a cause or effect;

(h) by an Insured Person who is not covered under any federal or provincial hospital plan.

This policy is subject to and will not contravene any federal or provincial statutory requirement with respect to Hospital and/or medical plans. Benefits will be reduced under this part by any amount paid or payable under any other policy providing similar reimbursement expenses.

TERMINATION OF INSURANCE

Coverage will terminate immediately on the earliest of:

- (a) the policy termination date;
- (b) the premium due date if the Policyholder fails to pay the insured's premium, except as a result of an inadvertent error;
- (c) the premium due date coinciding with or immediately following the date an insured attains age 70 for the Weekly Accident Indemnity benefit and age 80 for all other benefits;
- (d) the premium due date next following the date an insured is ineligible for coverage.

BENEFICIARY

Indemnity payable in the event of the loss of life of an Insured Person is payable to the beneficiary or beneficiaries designated in writing by the Insured Person and on file with the Policyholder, or, if there is no such beneficiary designation with respect to the Insured Person, such indemnity is payable to the Estate of the Insured Person. All other indemnities are payable to the Insured Person.

In the situation where the policy replaces an existing policy issued to the Policyholder, the designation recorded under the replaced policy will be deemed to be valid and of full force and effect under this policy until changed in writing by the insured.

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

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 or other applicable legislation.

This summary is for information purposes only. For further details, refer to the Master Policy which is on file with the Policyholder. The Master Policy sets forth in detail the terms and conditions of the Plan and all rights and obligations are determined in accordance with the Master Policy issued by Special Markets Solutions, a division of Industrial Alliance Insurance and Financial Services Inc., not this summary.