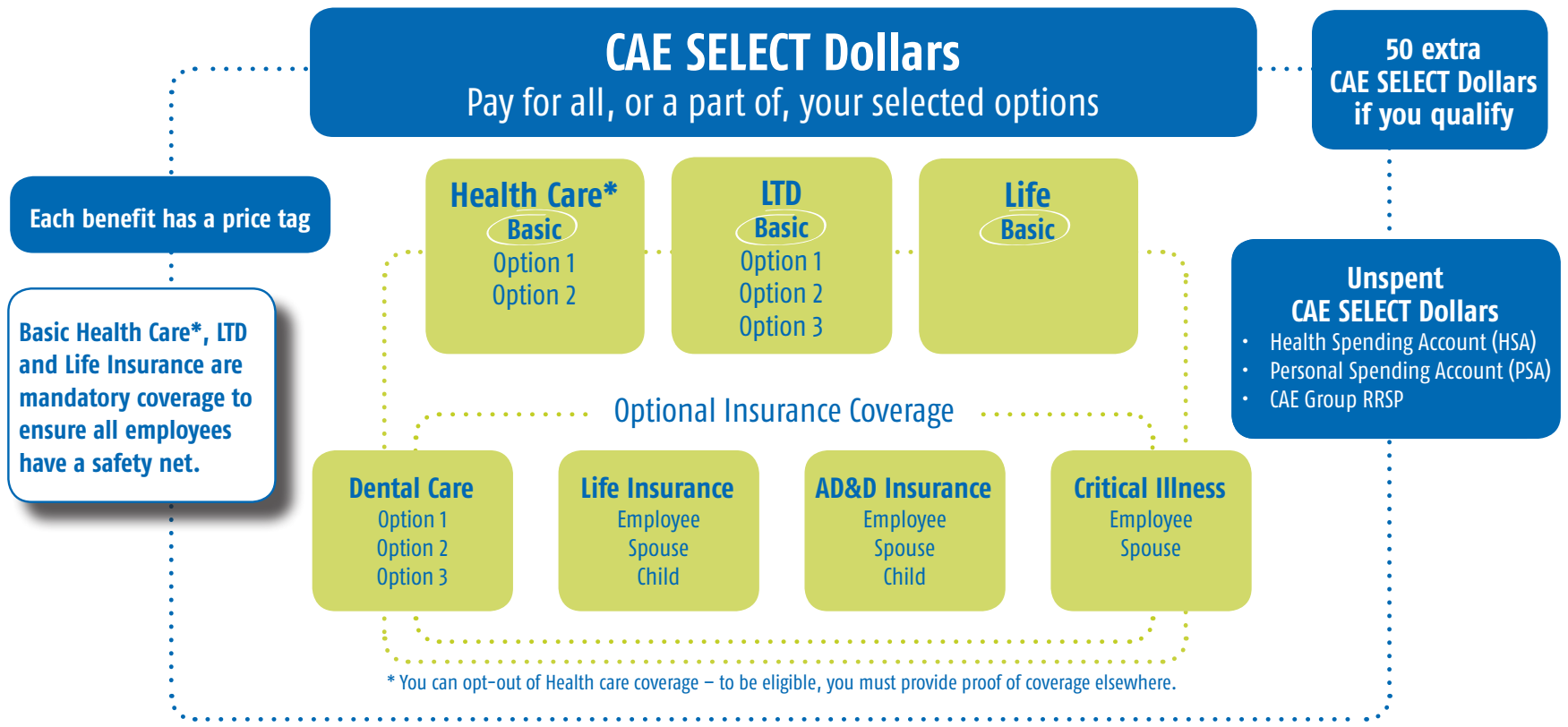


# One size does not fit all!

Under the CAE SELECT benefits plan you have the ability to select coverage to meet your needs and those of your family.



The coverage combinations you can choose are endless.

HEALTH CARE	BASIC COVERAGE	OPTION 1	OPTION 2	
<b>EMERGENCY MEDICAL</b>				
<b>Covered fees</b>	100%; certain maximums apply			
• Hospitalization (Semi-private room)				
• Travel assistance				
• Private duty nurse				
• Ambulance				
• Dental after an accident				
• Certain miscellaneous services and supplies				
Lab tests (employee only)	100%			
Psychologist / psychotherapist (employee only)	100%; maximum \$750/year			
Physiotherapist (employee only)	100%; maximum \$750/year			
<b>DRUGS</b>				
<b>Deductible</b>	\$950/adult (children's expenses added to employee's)*	Deductible per drug: \$7	Deductible per drug: \$7	
<b>Coinsurance</b>	100% (Generic limit applies)**	85% (Generic limit applies)**	100% (Generic limit applies)**	
Drug definition	Requiring a prescription			
Vaccines	\$250	\$350	\$500	
Smoking cessation products	\$650			
<b>COMPLEMENTARY CARE</b>				
<b>Overall maximum (including vision care)</b>				
<b>Paramedical services:</b>				
• Acupuncturist, audiologist, chiropractor, dietician, occupational therapist, osteopath, podiatrist/chiropract, psychologist, psychotherapist, physiotherapist & speech therapist	Not covered	85% \$800/person/year	100% \$1,600/person/year	
• Massage therapy when medically required, with a prescription (maximum \$50/visit)				
<b>Lab tests and diagnostic x-rays (dependents)</b>				
<b>Orthopaedic shoes and other miscellaneous services and supplies (certain maximums apply)</b>				
<b>Vision Care: Lenses and frames</b>		Max. \$250/2 years + one eye exam/year	Max. \$400/2 years + one eye exam/year	
DENTAL CARE	OPTION 1	OPTION 2	OPTION 3	
<b>Deductible</b>	\$50 for Individual coverage / \$100 for Family and Single-Parent coverage			
<b>Coinsurance</b>				
• Preventive dental procedures	80%	85%	100%	
• Basic dental procedures	50%	85%	100%	
• Major dental procedures	Not covered	50%	70%	
• Orthodontics procedures ***	Not covered	Not covered	50%	
<b>Benefit year maximum (excluding orthodontics)</b>	\$750 per person	\$1,500 per person	\$2,000 per person	
<b>Orthodontics (Lifetime maximum)</b>	Not covered	Not covered	\$2,500 per person	
<b>Recall examination</b>	9 months	9 months	6 months	
<b>Fee guide</b>	Current year			
<b>HEALTH SPENDING ACCOUNT</b>	Can be used to cover health care and dental care expenses that are not paid by CAE SELECT. For example, the deductible, the amount of eligible expenses that is not reimbursable, and even certain expenses not covered by the plan. You and your dependents can benefit from a HSA.			
SHORT-TERM DISABILITY	BASIC COVERAGE			
Same coverage for all employees	Up to 26 weeks covered at 75% or 100% of salary based on years of service			
LONG-TERM DISABILITY	BASIC COVERAGE	OPTION 1	OPTION 2	OPTION 3
<b>Benefit amount</b>	50% of monthly basic earnings	75% of monthly basic earnings	50% of monthly basic earnings	60% of monthly basic earnings
<b>Benefit taxability</b>	Taxable	Taxable	Non taxable	Non taxable
<b>Maximum</b>	\$15,000/month			
<b>Indexation</b>	Not covered	Annually, CPI, max. 3%	Not covered	Annually, CPI, max. 3%
On January 1 <sup>st</sup> following 2 years of disability				
<b>Waiting period</b>	26 weeks			
<b>All source maximum</b>	85% of pre-disability earnings			
<b>Termination</b>	Age 65 or retirement	Age 65 or retirement	Age 65 or retirement	Age 65 or retirement
LIFE INSURANCE	BASIC COVERAGE	OPTIONAL COVERAGE		
• For you	1 time annual basic earnings	1, 2, 3, 4, 5, 6 or 7 times annual basic earnings (max. \$1.2M) (1 times at same cost as Basic Coverage)		
• For your spouse	Not covered	Units of \$25,000; Max: \$250,000		
• For your child	Not covered	Units of \$5,000; Max: \$25,000		
ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)	OPTIONAL COVERAGE			
• For you	1 to 8 times annual basic earnings (max. \$1.2M)			
• For your spouse	Units of \$25,000; Max: \$250,000			
• For your child	Units of \$5,000; Max: \$25,000			
CRITICAL ILLNESS INSURANCE	OPTIONAL COVERAGE			
• For you	Units of \$10,000; Max: \$250,000 (min. \$20,000)			
• For your spouse	Units of \$10,000; Max: \$250,000 (min. \$20,000)			

\* The \$950 annual deductible is applicable to all drug claims for the employee and any dependent children.

\*\* Charges in excess of the lowest priced equivalent drug are not covered.

\*\*\* Only children under age 19 are covered for these procedures.

# your FIND perfect fit



FLEXIBLE GROUP BENEFITS PLAN  
COVERAGE SUMMARY – SALARIED EMPLOYEES

CAESELECT

## THE INFORMATION YOU NEED IS JUST A CLICK OR CALL AWAY

CAE BENEFITS WEBSITE	SUN LIFE FINANCIAL	CAE CALL CENTRE
<p><b>Available 24/7, log in to the site from work or from home to:</b></p> <ul style="list-style-type: none"> <li>Learn more about CAE SELECT</li> <li>Create scenarios to help you evaluate the coverage combinations that will best meet your needs, and make the best and most tax-effective use of your CAE SELECT Dollars</li> <li>Enroll in the Plan</li> <li>Make changes online at re-enrollment time, or when you have a qualifying life event</li> <li>Update your personal information</li> <li>Ensure your eligible dependents are registered correctly for coverage</li> <li>Designate or change your current beneficiaries</li> <li>Learn more about all the employee benefits offered by CAE, such as the pension plan, the CAE Group Registered Retirement Savings Plan (RRSP) and the CAE Employee Stock Purchase Plan (ESPP)</li> <li>Access various forms and links to external providers</li> <li>Go directly to the Sun Life Financial site at <a href="http://www.mysunlife.ca">www.mysunlife.ca</a> without having to log in again!</li> </ul>	<p><b>You'll need to register the first time you visit the site. Then return often to:</b></p> <ul style="list-style-type: none"> <li>Learn more about your CAE SELECT coverage</li> <li>Submit your claims online</li> <li>Enroll for direct deposit for claims reimbursement</li> <li>Access claim forms</li> <li>Review your recent claims activity</li> <li>Access a variety of resources and health-related information</li> <li>Print drug card and travel card</li> </ul>	<p><b>Call centre representatives are available 8 a.m. to 8 p.m. ET to answer your questions about CAE SELECT and to help with your online enrollment.</b></p> <p><b>When you have a question about CAE benefits, they can help you find the answer.</b></p> <p><b>Call centre representatives can also answer your questions regarding other CAE benefit plans, including the CAE Pension Plan, the CAE Group Registered Retirement Savings Plan (RRSP) and the Employee Stock Purchase Plan (ESPP).</b></p>
<a href="https://benefits.seb-admin.com/cae/">https://benefits.seb-admin.com/cae/</a>	<a href="http://www.mysunlife.ca">www.mysunlife.ca</a> Call: 1.800.361.6212	Call: 1.888.878.9636

## SUBMITTING CLAIMS

BENEFIT	WHAT TO DO
Prescription Drugs	Present your Sun Life Pay Direct drug card to your pharmacist when paying for your prescription drugs. Your request for reimbursement is immediately submitted to Sun Life for direct payment to your pharmacy.
Hospitalization	When you are admitted to the hospital, provide admitting with the CAE SELECT contract number, 25289. Sun Life will reimburse eligible expenses directly to your hospital.
Health Care	Claim forms are available on the CAE benefits website and the Sun Life site. Complete the form, attach original receipts and submit directly to Sun Life for reimbursement. Remember to take a copy for your records.
Dental Care	Claim forms are available on the CAE benefits website and the Sun Life website. You can also provide the CAE SELECT contract number, 25289, to your dentist for payment directly from Sun Life. You will be responsible for paying any fees not covered under the plan. Keep your receipt and consider submitting the expenses to your HSA if you have one.
<b>Financial security</b> Life Insurance, Optional Accidental Death and Dismemberment Insurance, Optional Critical Illness Insurance	Contact the CAE call centre directly at 1.888.878.9636.

Sun Life Financial offers Direct Deposit and online reimbursement services for certain eligible expenses. If you choose these services, you may be reimbursed for some expenses within 24 hours of the claim being made. Visit [www.mysunlife.ca](http://www.mysunlife.ca) to enroll.

## BENEFICIARY INFORMATION

Designating beneficiaries for your life insurance coverages is a critical step when enrolling in CAE SELECT.

Every employee must return an original signed Beneficiary Designation form to be kept on file. This helps ensure that benefits will be paid in accordance with your express wishes and intent. When you have finished enrolling in the plan, the system will prompt you to complete any required forms.

You can change your beneficiary designations at any time. Please note that irrevocable beneficiary designations cannot be changed without the written consent of the current beneficiary.

## DISCLAIMER

The information presented herein is a summary of the Plan rules and is valid under certain conditions. Please refer to the Sun Life Financial booklet for the official Plan rules. In the event of a discrepancy between the information in this document and the official Plan rules, the latter shall prevail.

## TWO-YEAR PARTICIPATION RULE

Your health and dental care options are subject to a minimum two-year participation period.

- You must remain in the same option for at least two years before you can reduce your level of coverage by one option at a time.
- You may always choose a higher option during the annual renewal, but your new option will be subject to a new two-year period of participation before you may reduce your coverage.

## WHEN CAN YOU MAKE CHANGES?

First, you must enroll in CAE SELECT within 31 days of the date you are eligible to the Plan. Then, each year at annual re-enrollment time you have an opportunity to review your coverage choices and make changes, if needed.

You can also make changes during the year if you experience a qualifying life event. The Decision Guide available on the CAE benefits website contains additional details.

## ALLOCATE YOUR CAE SELECT DOLLARS TO A RRSP

If you decide to allocate your unspent CAE SELECT Dollars to the CAE Group Registered Retirement Savings Plan (RRSP), you must open an account with Desjardins Insurance (on line). You have to complete the enrollment within 31 days following the date you became eligible under the Plan. If you do not do so, you will not receive any reminder or notice and your CAE SELECT Dollars will be deposited in a Health Spending Account (HSA). All the information on how to open a RRSP account with Desjardins Insurance is on the CAE benefits website.

CAE