

## BENEFIT PLAN COMPARISON

	<b>COVERAGE</b>	
<b>Benefit</b>	<b>Active Employee Plan</b>	<b>New Retiree Plan*</b>
<b>Prescription Drug</b>	<p>\$6.50 dispensing fee cap on drugs requiring a prescription</p> <p>\$450 out-of-pocket maximum applies to drugs legally requiring a prescription (not to OTCs e.g., Low dose aspirin)</p>	Same as Active Employees
<b>Over-the-Counter drugs</b>	Employee pays full dispensing fee	Retiree pays full dispensing fee
<b>Semi-Private Hospital</b>	Unlimited day coverage	180 days per injury or illness
<b>Nursing Services</b>	Personal Support worker for dependents	Not available to Retirees
<b>Paramedical Services</b>	See your plan booklet; plan design varies by Employee Group	Same as Active Employees
<b>Vision</b>	See your plan booklet; maximums vary by Employee Group	Same as Active Employees
<b>Dental recall exam</b>	Once every 9 months	Same as Active Employees
<b>Preventative dental coverage</b>	\$2,500 annual maximum	Same as Active Employees
<b>Restorative dental coverage</b>	\$2,500 annual maximum	Same as Active Employees
<b>Orthodontic dental coverage</b>	Available to eligible Active Employees	Not available to Retirees
<b>Life Insurance</b>	Available to eligible Active Employees	Not available to Retirees
<b>Long Term Disability</b>	Available to eligible Active Employees	Not available to Retirees

- Where Retiree benefits are indicated to be the Same as Active Employees, this is at the time of retirement. Future employee benefit enhancements do not impact retiree coverages.