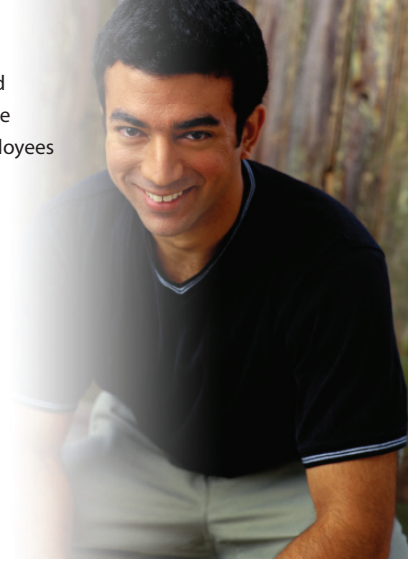




myBenefits
THE POWER TO CHOOSE

For full-time and
regular part-time
non-union employees



myBenefits at-a-glance

The myBenefits program gives you the power to choose the benefits that serve your specific needs and preferences. Just as important, it gives you the flexibility to update your benefit selections every two years – so that the program continues to meet your changing needs and circumstances.

Bottom line: your myBenefits program is all about your power to choose. In addition to a range of company-paid core benefits and optional coverages, myBenefits gives you an opportunity to select your preferred health and dental coverage from a range of benefit options. As illustrated below, you can:

- > choose a competitive base option that provides a wide range of health and dental coverage, or
- > choose to “buy up,” “buy different,” or “buy down” depending on your personal needs.

The choice is yours!

Option 4 – Buy Up

- > Offers you enhanced levels of health and dental coverage – and is designed for employees who have above-average health and/or dental needs, or are looking for added protection.
- > This buy-up option costs more than Option 1, but gives you more comprehensive coverage in return.

Option 1 – Your Base Option

- > Offers a broad level of health and dental coverage.
- > Under this option, CNL pays 100% of the total premiums for travel and dental coverage and 75% of the extended health care premium. The remaining 25% of the health care premium is paid by you.

Option 2 – Buy Different


- > Offers you comparable coverage to the base option – but added control over how your benefit dollars are spent.
- > It includes a tax-effective Health Care Spending Account (HCSA) that will help cover a number of services and procedures not provided under Option 1.
- > Your cost for Option 2 is slightly lower than Option 1.

Option 3 – Buy Down

- > Offers a basic level of coverage – and is designed for employees with limited health and/or dental needs (or coverage available outside of CNL through a spouse's plan).
- > Your premium cost is \$0 – the company covers the full cost of this option.



Following is a quick-reference summary of the core and optional benefits available under the myBenefits program. This is a high-level summary only. For a more detailed description of each benefit, please refer to the appropriate section of the program booklet, available on the myBenefits web page on the CNL intranet or from Human Resources.

Your myBenefits Health, Travel and Dental options 				
Coverage	1. Base Option	2. Buy Different	3. Buy Down	4. Buy Up
Extended Health Care (EHC)				
Prescription drugs	100% of eligible prescription drugs	90% of eligible prescription drugs	80% of eligible prescription drugs	100% of eligible prescription drugs
> Over-the-counter prescription drugs	Included	Excluded, except for life-sustaining drugs	Excluded, except for life-sustaining drugs	Included
> Out-of-pocket maximum	Not applicable	\$1,500 per person	\$3,000 per person	Not applicable
> Annual deductible	> \$25 per person > \$50 per family	None	None	None
> Dispensing fee cap	No cap	\$8.00 per prescription	\$8.00 per prescription	No cap
Paramedical services	Based on a schedule for each of a specified services list, per person, annual: <ul style="list-style-type: none"> > Physiotherapy/Athletic therapy: \$1,000 > Massage therapist: \$400 > Chiropractic: \$400 > Psychologist: \$1,000 > Speech therapy: \$30/hr to max. \$500 > Osteopath or Chiropodist: \$100 plus \$25 for related x-rays > Podiatrist: \$100 plus \$25 for related x-rays > Naturopath: \$200 	Up to a combined annual max. of \$1,000 per person for the same specified services list as Option 1, plus additional services of: <ul style="list-style-type: none"> > Nutritionist/Dietitian > Acupuncturist 	Annual \$200 max. for each of the same specified services list as Option 1, per person	Up to a combined annual max. of \$1,500 per person for the same specified services list as Option 1, plus additional services of: <ul style="list-style-type: none"> > Nutritionist/Dietitian > Acupuncturist
Vision care	\$500 per person over 24 months	\$400 per person over 24 months	\$250 per person over 24 months	\$500 per person over 24 months
Hospital	Semi-private	Semi-private	Ward	Semi-private
Private-duty nursing	Unlimited	Up to \$10,000 per person, per year	Not covered	Unlimited
Premium sharing	> CNL pays 75% > You pay 25%	> CNL pays 75% > You pay 25%	> CNL pays 100% > You pay 0%	> CNL pays the same dollar amount as under Option 1 > You pay the difference in total premium cost

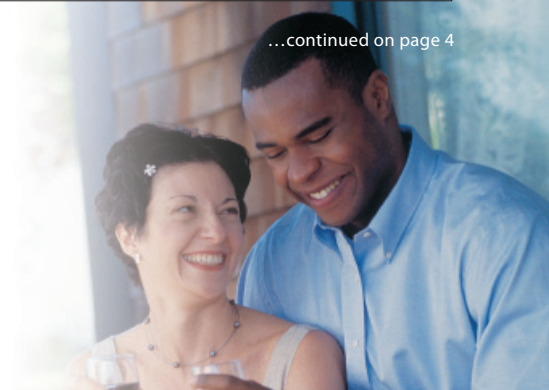
Your myBenefits Health, Travel and Dental options



Coverage	1. Base Option	2. Buy Different	3. Buy Down	4. Buy Up
Travel				
Out-of-country emergency medical	For first 60 days of travel	For first 60 days of travel	For first 60 days of travel	For first 60 days of travel
Premium sharing	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0
Dental care				
Basic services	80%	80%	80%	100%
Major restorative services	75%	75%	75%	75%
Annual maximum (major restorative)	\$1,250 per person	\$1,250 per person	\$1,250 per person	\$2,000 per person
Orthodontia	50% of eligible services, to a lifetime max. of \$3,000 per person	50% of eligible services, to a lifetime max. of \$3,000 per person	Not applicable	50% of eligible services, to a lifetime max. of \$3,000 per person
Premium sharing*	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays the same dollar amount as under Option 1 > You pay the difference
Health Care Spending Account				
Health Care Spending Account	Not applicable	<ul style="list-style-type: none"> > \$200 single > \$400 family > can purchase a wide range of medical and/or dental services and procedures (to the extent that they are not covered under Option 2) > allows you to pay for these services using pre-tax dollars 	Not applicable	Not applicable

* Regular part-time employees (working less than 80% of full-time work schedule) will pay an additional premium for dental coverage equal to 40% of the Total Dental premium under Options 1 and 2, and no premium under Option 3. Under Option 4, CNL pays the same dollar amount as under Option 1, and a regular part-time employee pays the difference.

...continued on page 4



Your myBenefits Core Insurance options



Coverage	1. Base Option	2. Buy Different	3. Buy Down	4. Buy Up
Basic Life Insurance				
Benefit	1 times annual earnings	1 times annual earnings	1 times annual earnings	1 times annual earnings
Premium sharing	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0
Supplemental Life				
Benefit	1 times annual earnings	1 times annual earnings	> Coverage is optional	1 times annual earnings
Premium sharing	<ul style="list-style-type: none"> > CNL pays 1/6th > You pay 5/6th 	<ul style="list-style-type: none"> > CNL pays 1/6th > You pay 5/6th 	<ul style="list-style-type: none"> > You pay 100% 	<ul style="list-style-type: none"> > CNL pays 1/6th > You pay 5/6th
Long Term Disability				
Benefit	66 ² / ₃ % of base earnings to a monthly maximum of \$28,000	66 ² / ₃ % of base earnings to a monthly maximum of \$28,000	66 ² / ₃ % of base earnings to a monthly maximum of \$28,000	66 ² / ₃ % of base earnings to a monthly maximum of \$28,000
Taxes	Benefit payments are taxable as income	Benefit payments are taxable as income	Benefit payments are taxable as income	Benefit payments are taxable as income
Opt-out	May waive coverage with 25 years or more of pensionable service	May waive coverage with 25 years or more of pensionable service	May waive coverage with 25 years or more of pensionable service	May waive coverage with 25 years or more of pensionable service
Premium sharing	<ul style="list-style-type: none"> > CNL pays 50% > You pay 50% 	<ul style="list-style-type: none"> > CNL pays 50% > You pay 50% 	<ul style="list-style-type: none"> > CNL pays 100% > You pay 0 	<ul style="list-style-type: none"> > CNL pays 50% > You pay 50%

Your Optional Insurance



Optional Group Life Insurance & Accident Insurance	
Optional Benefit	
Employee	<ul style="list-style-type: none"> > Units of \$10,000 to a maximum of \$250,000 > Can select Optional Group Life only or Optional Group Life with Accident Insurance > If accident insurance is selected, coverage amount is equal to the Optional Group Life Insurance
Spouse	<ul style="list-style-type: none"> > Units of \$10,000 to a maximum of \$250,000 > Can select Optional Group Life only or Optional Group Life with Accident Insurance > If accident insurance is selected, coverage amount is equal to the Optional Group Life Insurance
Optional Critical Illness Insurance	
Employee	<ul style="list-style-type: none"> > Units of \$10,000 to a maximum of \$150,000 > Benefit is tax-free and payable to you (employee)
Spouse	<ul style="list-style-type: none"> > Units of \$10,000 to a maximum of \$150,000 > Benefit is tax-free and payable to you (employee)

The myBenefits benefit period runs for two years from April 1st of the first calendar year to March 31st of the third calendar year. Optional insurances are 100% employee-paid, and you can enroll or cancel at any time.

Important note

This document is a summary only and does not include all details, provisions, exclusions and limitations. In the event of a discrepancy between this summary and the Group Contracts, the terms of the Group Contracts (which are retained in Human Resources) will apply. For further details, refer to the specific section outlined in the myBenefits booklet. Queries regarding your health and dental coverage should be directed to Manulife at 1-800-268-6195. For information regarding other benefit coverage, contact your site HR Services Office.