



DE HAVILLAND AIRCRAFT  
OF CANADA LIMITED

### Post-Retirement Benefits (Unionized Employees)

Your post-retirement benefits will continue with our service provider Manulife Financial (Manulife) **Policy #37843** as follows:

#### Company Paid Life Insurance

Life insurance coverage is \$4,000 less the CPP Death benefit, with a minimum of \$3,000 coverage.

#### Extended Health

Upon retirement, employees continue to have extended health care coverage with Manulife. ***The premiums continue to be paid by De Havilland*** and coverage is the same as when you were employed, less dental coverage.

#### Benefit Details

Benefit	Administered by Manulife
Drug Coverage	<ul style="list-style-type: none"><li>• \$5.00 deductible per prescription</li><li>• Effective January 1, 2007: 1) When a prescription drug order or refill for a covered person has a generic equivalent (regardless of interchangeability), the maximum benefit under our plan for such drug will be limited to the cost of the lowest price generic drug, less the co-pay.</li><li>• 11) When the covered person chooses the more costly drug, in lieu of the lowest price generic, such person will be responsible for the difference in cost.</li><li>• Subsections 1) and 11) are subject to the "adverse Drug Reaction" Letter.</li><li>• Coverage for weight loss drugs will be limited to a one- time lifetime occurrence.</li><li>• The Conditional Drug Formulary date will be adjusted to January 1, 2009. All persons currently receiving, or who within the 12 months prior to ratification, have received medications that become subject to a change in status as a result of this change will continue to be eligible for such medication without exceptions.</li><li>• The Drug Plan will reimburse to a maximum of \$9.00 for the drug-dispensing fee. Any excess dispensing fee will be separate from the \$5.00 deductible.</li><li>• For retirees and spouses age 65 and over, if a provincial medical plan includes drug coverage, it will be the first payor before the De Havilland plan.</li></ul>

Vision and Hearing Care	<ul style="list-style-type: none"> <li>• Prescription lenses and frames or</li> <li>• Prescription contact lenses \$195.</li> <li>• Vision \$230 for single lenses every 24 months for insured members over age 14, and every 12 months for insured dependents up to age 14; \$250 for bifocals and \$270. for trifocals</li> <li>• Laser eye surgery will be paid at the same level as the multifocal lenses, once per lifetime.</li> <li>• standard hearing aids: once every 24 months</li> </ul>
Semi-Private Hospital Coverage	<ul style="list-style-type: none"> <li>• Charges for semi-private <b>hospital</b> room and board up to a maximum of \$215.00 per day, not subject to overall \$35K life time.</li> <li>• Reimbursed at 100%, no deductibles and not subject to overall \$35K life time. Semi-private room in a public general hospital, maximum \$215 per day, no limit as to the number of days.</li> </ul>
Land Ambulance Services	<ul style="list-style-type: none"> <li>• Up to \$70 per trip; maximum \$275. per person per year</li> </ul>
Paramedical Services	<ul style="list-style-type: none"> <li>• Acupuncture, Chiropractor, Osteopath, Speech Therapist, Podiatrist, Masseurs (RMT), Naturopath and Homeopath</li> </ul>
Therapist must be registered in the province of Ontario.	<ul style="list-style-type: none"> <li>• Combined maximum of \$650 per calendar year</li> <li>• Registered Massage Therapist (RMT), limited to \$500 per year, subject to the requirement of a medical prescription</li> <li>• No deductible applies</li> <li>• Podiatrist services will be paid concurrently with OHIP</li> </ul>
Hospice Care	<ul style="list-style-type: none"> <li>• Up to 30 days: lifetime maximum \$7,500</li> </ul>
Emergency travel Insurance	<ul style="list-style-type: none"> <li>• Services covered out-of-province or out of country only if needed for emergency care. Your Lifetime Maximum is \$35,000.</li> </ul>

Should you have any questions regarding the plan coverage, please email our plan administrator [TPA@dehoney.com](mailto:TPA@dehoney.com) or call 1-888-684-2300. Reimbursement of claims continue through Manulife, either on-line or through the mail.