

Enriched Blanket Student Accident (Full Dental) Benefit Summary

Benefits are payable in excess of amounts paid by provincial health and any other insurance coverage applicable to the Insured Person.

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| Accidental Death | \$25,000.00 for students, \$40,000.00 for teachers and non-teaching employees |
| Accidental Dental Reimbursement Benefit | Customary treatment within five years from accident (<i>12 months for teachers or non-teaching employees</i>); \$1,000.00 maximum per injured tooth up to age 26 for treatment that cannot be completed within five years due to development of student's teeth; maximum two dental implants per accident to a maximum of \$1,250.00/implant; orthodontic treatment due to accident to a maximum of \$1,500.00 per accident |
| Artificial Limbs, Eyes, Hearing Aids and Other Prosthetic Appliances Benefit | \$5,000.00 maximum |
| Confinement Disability Benefit | \$500.00/month to a maximum of 36 consecutive months if student confined to home or hospital and unable to attend classes due to accident |
| Counselling Benefit | \$500.00 maximum |
| Critical Illness Benefit | \$15.00 maximum per day for semi-private or private accommodation for hospital services including rental of phone, TV, etc. and employment of a nurse requested by attending physician to a maximum of \$5,600.00 when listed disease diagnosed |
| Dentures and Artificial Teeth Benefit | \$250.00 maximum for repair or replacement of dentures or artificial teeth when required due to student's injury |
| Dismemberment and Specific Loss Indemnity | Ranging from \$750.00 to two times the Accidental Death benefit |
| Emergency Out-of-Province/Country | \$50,000.00 maximum (Canadian funds)/accident (<i>injury only</i>) |
| Emergency Transportation Benefit (i.e., private vehicle/taxi) | \$250.00 maximum |
| Eyeglasses and Contact Lenses Benefit | When required due to injury, \$200.00 maximum for repair or replacement of existing glasses or reasonable and necessary expense for initial purchase if not previously worn |
| Fracture, Dislocation or Surgery | Ranging from \$25.00 to \$750.00 |
| Hospital and Paramedical Reimbursement Benefit (as a result of injury and while under physician's care) | <ul style="list-style-type: none"> • \$15.00 maximum per day for semi-private or private accommodation for hospital services including rental of phone, TV, etc. • licensed ground ambulance (<i>including instances involving sickness, chronic conditions and other non-injury emergencies to a maximum of \$1,000.00</i>) • employment of a nurse requested by attending physician • treatment by a licensed chiropractor or osteopath to a maximum of \$1,000.00 • treatment by a licensed physiotherapist or registered massage therapist to a maximum of \$1,000.00 • rental of crutches and appliances, wheelchair, or hospital-type bed • prescription drugs • splints (including cast and cast materials), trusses, pressure garments and braces requested by attending physician for curative/therapeutic purposes only • medical supplies for the purpose of dressing changes when prescribed by physician to a maximum of \$500.00 |
| Permanent Total Disability | \$50,000.00 |
| Private Tuition Expense | \$40.00/hour maximum up to a maximum of \$2,500.00 (<i>students only</i>) |
| Rehabilitation Benefit | \$10,000.00 maximum |
| Repatriation Benefit | \$10,000.00 for preparation and return of body; travelling expenses up to \$500.00 (\$100.00 per day maximum) for family member to identify remains |
| Special Treatment Travel Benefit | Travel expenses for special medical/dental treatment unavailable within an 80km radius (plus \$80.00/day maximum for accommodation/meals for an escort), maximum \$2,500.00 |

This Benefit Summary is for illustrative purposes only. The Group 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 and not this Benefit Summary.