

This table is intended to summarize the highlights of your benefits coverage. Complete details are available in the employee benefits kit.

**HEALTH CARE**

- Provincial health insurance
- Supplementary hospital
- Extended health;  
Vision and hearing
- Dental

Most basic health care expenses, including doctors' fees, surgical procedures, ward hospital accommodation and emergency outpatient care.

Preferred hospital accommodation to a maximum of \$50/day + 50% of eligible expenses in excess.

100% of many medical expenses not covered under provincial health insurance, after the annual deductible, plus 50% of vision and hearing care (up to a maximum), with no deductible.

After the annual deductible, 100% of basic dental, 80% of periodontic/endodontic plus 50% of major restorative and orthodontic expenses (with no deductible). Specific conditions and maximums apply.

**DISABILITY**

- Sickness and accident
- Long term disability
- Canada/Quebec Pension Plan
- Workers' Compensation
- Unemployment Insurance

100% or 70% of your salary for up to 52 weeks.

70% of your basic salary if a total disability lasts beyond 52 weeks.

Monthly income in case of a severe and prolonged disability.

Payments in the event of a work-related disability.

Income in case of sickness during first 3 months of employment or during maternity leave.

**SURVIVOR PROTECTION****Basic**

- Group life insurance - part I
- Pension Plan survivor benefit
- Travel accident
- Canada/Quebec Pension Plan
- Workers' Compensation

Your basic annual salary, or twice that amount if death is accidental.

Pre-retirement death benefit equal to commuted value of your vested pension.

Twice your basic annual salary, minimum benefit of \$100,000, maximum benefit of \$300,000 if death results from an accident while travelling on Company business.

Continuing monthly income to your surviving spouse/dependent children, plus a lump sum.

Continuing monthly income to your surviving spouse/dependent children, plus a lump sum, if death is work-related.

**Optional**

- Group life insurance - part II
- Dependent life insurance
- Survivor income

Your choice of an additional amount from 50% to 300% of your basic annual salary.

Flexible coverage in the event of death of your spouse/dependent children.

Voluntary coverage to provide additional continuing monthly income to your eligible survivors.

**RETIREMENT INCOME**

- Pension Plan
- Canada/Quebec Pension Plan
- Old Age Security
- Transitional retiring allowance
- Voluntary retirement savings plans

Lifetime monthly income based on pensionable service and your best three consecutive years' average annual earnings.

Monthly retirement income starting as early as age 60.

Monthly retirement income starting at age 65.

Additional retirement income in flexible monthly payments, to ease the transition from full earnings.

Opportunity to accumulate savings to supplement your retirement income.

Dependent on previous enrolment and province of residence	Northern Telecom pays the full cost, where applicable
First of month following hire date	Northern Telecom pays the full cost
First of month following hire date	Northern Telecom pays the full cost
First of month following completion of 3 months' continuous service	Northern Telecom pays the full cost
After 3 months' continuous service	Northern Telecom pays the full cost
After 3 months' continuous service	Northern Telecom pays the full cost
First day at work	You and Northern Telecom share the cost
First day at work	Northern Telecom pays the full cost
First day at work	You and Northern Telecom share the cost
Upon enrolment anytime after hire date	Northern Telecom pays the full cost
After 2 years' plan membership	Northern Telecom pays the full cost
First day at work	Northern Telecom pays the full cost
First day at work	You and Northern Telecom share the cost
First day at work	Northern Telecom pays the full cost
Upon enrolment anytime after hire date	You pay the full cost
Upon enrolment anytime after hire date	You pay the full cost
Upon enrolment anytime after hire date	You and Northern Telecom share the cost
After 2 years' continuous service (or less as required by provincial legislation)	Northern Telecom pays the full cost
First day at work	You and Northern Telecom share the cost
All Canadian residents are eligible	Funded from general tax revenues
First day at work	Northern Telecom pays the full cost
30 days after application	Northern Telecom pays the full administration costs, and also matches your contributions under the Investment Plan up to a maximum Company contribution of 3% of basic salary.