### Coverage

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Monthly Premium Rate</th>
<th>Cost Sharing</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Basic Life Insurance</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Coverage = annual salary</td>
<td>$0.154/ $1,000 of coverage</td>
<td>0% 100%</td>
</tr>
<tr>
<td><strong>Optional Life Insurance</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Up to 40 units available</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Unit value is $10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Spousal Optional Life Insurance</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Up to 40 units available</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Unit value is $10,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Optional Dependent Life Insurance</strong>*</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Up to 5 units available</td>
<td>$.80 / unit</td>
<td>100% 0%</td>
</tr>
<tr>
<td>• Each unit: Spouse - $3,000 and Child - $1,500</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Basic AD&amp;D Insurance</strong>*</td>
<td>$0.44</td>
<td>0% 100%</td>
</tr>
<tr>
<td>• Coverage = $20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Voluntary AD&amp;D Insurance</strong></td>
<td>$0.60 / unit</td>
<td>100% 0%</td>
</tr>
<tr>
<td>• Up to 12 units available</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Each unit = $20,000</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Long Term Disability Insurance</strong></td>
<td>$2.05/100 of monthly earnings</td>
<td>50% 50%</td>
</tr>
<tr>
<td><strong>Supplementary Health Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Single - $29.12</td>
<td></td>
<td>50% 50%</td>
</tr>
<tr>
<td>• Couple - $57.72</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Family - $102.88</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Dental Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Single - $32.38</td>
<td></td>
<td>0% 100%</td>
</tr>
<tr>
<td>• Couple - $66.98</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Family - $118.26</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Health Care Spending Account</strong></td>
<td>$ 71.98</td>
<td>0% 100%</td>
</tr>
<tr>
<td>• $825 annual allocation</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee Assistance Program</strong></td>
<td>$ 5.19</td>
<td>0% 100%</td>
</tr>
</tbody>
</table>

* Rates are subject to 7% RST for residents of Manitoba