### UVRA Member Benefit Plan

#### Extended Health Care (EHC) Comparison of Coverage

<table>
<thead>
<tr>
<th></th>
<th>PBC Extended Health for UVic Retirees</th>
<th>Retired Teachers of Ontario (RTO/ERO) - EHC Plan</th>
<th>Johnson Inc. - EHC w/ Optional Prestige Travel Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Reimbursement</strong></td>
<td>80% (1st $5,000 per person per calendar year); 100% thereafter - eClaims submission (via CARESnet website)</td>
<td>80% - provider eClaims submission (via TELUS Health)</td>
<td>80% - provider eClaims submission (via TELUS Health)</td>
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<tr>
<td><strong>Deductible</strong></td>
<td>Option 1: $1,000 per family per calendar year Option 2: $100 per family per calendar year</td>
<td>None</td>
<td>None</td>
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<tr>
<td><strong>Lifetime Maximum</strong></td>
<td>$100,000</td>
<td>N/A</td>
<td>$200,000</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td>Covered - PharmaCare Low Cost Alternative (LCA) &amp; Reference Drug Program (RDP) pricing</td>
<td>$3,400 per calendar year - Reimbursed at 85% - Direct Pay Drug Card - Mandatory Generic Substitution pricing - Dispensing Fees: Not Covered</td>
<td>Option A: $2,000 per household per calendar year Option B: $4,000 per household per calendar year - Direct Pay Drug Card - Mandatory Generic Substitution pricing - 8% mark-up limit - $10 dispensing fee cap per script</td>
</tr>
<tr>
<td><strong>Accidental Dental</strong></td>
<td>Covered</td>
<td>$1,000 per incident</td>
<td>$1,000 per calendar year</td>
</tr>
<tr>
<td><strong>Ambulance Services</strong></td>
<td>Covered</td>
<td>Covered</td>
<td>Covered</td>
</tr>
<tr>
<td><strong>Health Education</strong></td>
<td>Not Covered</td>
<td>$1,100 per 3 calendar years</td>
<td>$600 per 3 calendar years</td>
</tr>
<tr>
<td><strong>Hearing Aids</strong></td>
<td>Not Covered</td>
<td>$200 per calendar year</td>
<td>$100 per calendar year</td>
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<tr>
<td><strong>Home Care</strong></td>
<td>Not Covered</td>
<td>[OPTIONAL HOSPITAL PLAN] - $75 per day - up to 30 days after hospital stay</td>
<td>$50 per day - up to 10 days after hospital stay</td>
</tr>
<tr>
<td><strong>Hospital Accommodation</strong></td>
<td>Covered - semi-private room</td>
<td>[OPTIONAL HOSPITAL PLAN] - reimbursed at 95% - semi-private room</td>
<td>$165 per day - reimbursed at 100% - semi-private or private room</td>
</tr>
<tr>
<td><strong>Medical Aids and Appliances</strong></td>
<td>Covered (some limits apply) - Orthopedic Shoes: $500 per calendar year - Orthotics: $250 per calendar year</td>
<td>Covered (some limits apply) - Orthopedic Shoes &amp; Orthotics: Combined $500 per 2 calendar years</td>
<td>Covered (some limits apply) - Orthopedic Shoes: $500 per 3 calendar years - Orthotics: $300 per 3 calendar years</td>
</tr>
<tr>
<td><strong>Paramedical Services</strong></td>
<td>Combined $300 per calendar year</td>
<td>Combined $1,300 per calendar year</td>
<td>Combined $1,000 per calendar year</td>
</tr>
<tr>
<td><strong>Private Duty Nursing</strong></td>
<td>$10,000 per calendar year ($25,000 lifetime)</td>
<td>$2,000 per 2 calendar years</td>
<td>$3,000 per 3 calendar years</td>
</tr>
<tr>
<td><strong>Vision Care</strong></td>
<td>Not Covered</td>
<td>$400 per 2 calendar year</td>
<td>$400 per 2 calendar years</td>
</tr>
<tr>
<td><strong>Eye Examinations</strong></td>
<td>Not Covered</td>
<td>$150 per 2 calendar years</td>
<td>1 exam per 2 calendar years - up to $100</td>
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<tr>
<td><strong>Travel</strong></td>
<td>Out-of-Provincial &amp; Out-of-Country - reimbursed at 100% - included in lifetime maximum - multiple trip plan (up to 90 days per trip) (*An independent source (Canadian Snowbirds Association) recommends a minimum of $1,000,000 of travel insurance coverage.)</td>
<td>Out-of-Provincial &amp; Out-of-Country - reimbursed at 100% - $2,000,000 per trip - multiple trip plan (up to 93 days per trip) - trip cancellation / interruption ($6,000 per trip) - 90-day stability clause</td>
<td>PRESTIGE TRAVEL PLAN [OPTIONAL ADD-ON]: Out-of-Provincial &amp; Out-of-Country - reimbursed at 100% - $2,000,000 lifetime maximum - multiple trip plan (up to 62 days per trip) - trip cancellation / interruption ($6,000 per trip)</td>
</tr>
</tbody>
</table>

*This summary does not constitute a contract/certificate of insurance. For complete plan details and limits, please refer to the governing documents for each plan.*