

## Summary of BC Hydro Executive Benefit Plan – March 29, 2004

Benefit	What it covers	Level of Coverage
<b>Group Life Insurance</b>	Pays your designated beneficiary a tax-free lump sum payment should you die from any cause while employed by BC Hydro.	3 X base annual salary (to a maximum of <b>\$1,000,000</b> )
<b>Accident Insurance</b>	Helps protect you and your family from the financial burden that can be caused by accidents. Death benefits are paid to a beneficiary in the event of accidental death, and benefits are paid to you in the event of the accidental loss of limbs, sight, hearing or mobility. You are covered for accidents occurring anywhere in the world, 24 hours a day.	\$200,000 on death  up to \$200,000 for loss, or permanent loss of use, of limb
<b>Long Term Disability</b>	Designed to provide a continued source of income should you be unable to work due to a serious illness or injury.	75% of pre-disability income to a maximum of <b>\$20,000/month</b> Benefits begin after 15 weeks of disability. Coverage ends at age 65.
<b>Medical Services Plan</b>	Provincial health plan which is sponsored by the BC government. It provides coverage for many medical expenses – such as doctors' visits and surgical fees.	Covered
<b>Extended Health Plan</b>	Designed to pay for many medical expenses that are not covered by the Medical Services Plan of BC (MSP). Visits to a chiropractor, hearing aids, ambulance, prescription drugs and fees of naturopathic physicians are examples of services and supplies that are wholly or partially covered by the extended health plan. (Reimbursement for the first 12 visits to a professional practitioner, e.g., chiropractor, massage therapist, physiotherapist, naturopath, is limited to \$10 per visit.)	\$0 deductible 100% coverage  Unlimited lifetime maximum  Also includes reimbursement for psychologists & medically required travel in BC
<b>Vision Care</b>	Designed to reimburse you for vision expenses such as glasses and contact lenses. (Eye examinations are not covered.)	Child: up to \$150/12 months  Adult: up to \$200/24 months
<b>Dental</b>	Designed to reimburse you for services that help maintain or restore teeth and gums.	100% basic services 80% major dental work 50% orthodontics (\$2,500 lifetime max/person)