

CADA 360 Retired Employees Plan

CADA 360 Retired Employees Plan is a unique and comprehensive benefits plan that offers unparalleled coverage exclusively to retired dealership employees and their families.

Who is eligible to join?

All applicants and their eligible dependants must be covered by a provincial government health plan in Canada and pay the required premiums.

Retiring dealership employees:

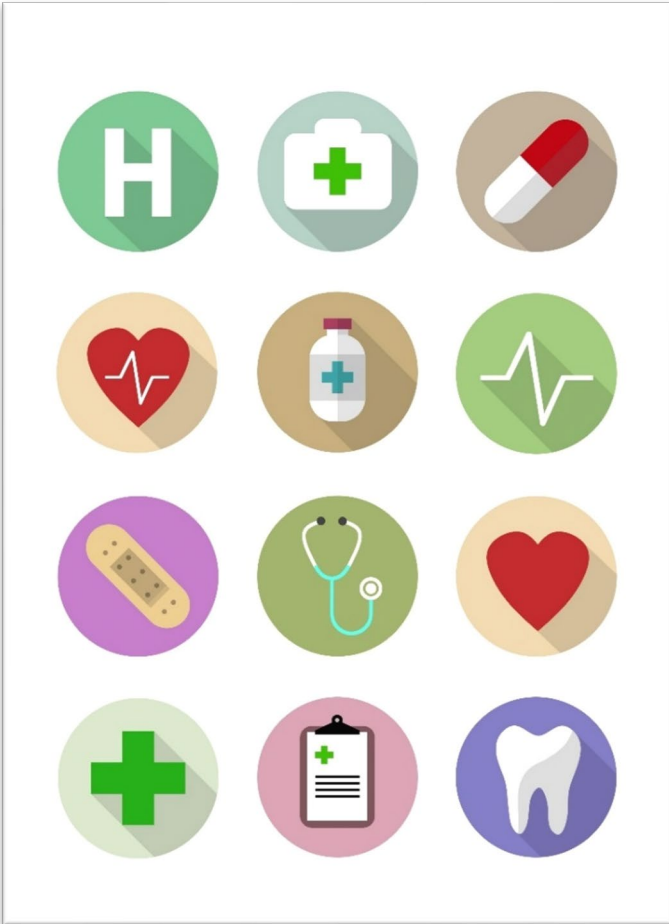
- age 55 or older; and whose age plus years of service at the dealership equals 65 or more, and;
- whose coverage under the dealership from which they are retiring has been in place with CADA 360 for the most recent five consecutive years prior to retirement

Surviving Spouses of Actively working employees must:

- apply for coverage under the Retired Employees Plan within 60 days of the end of coverage of the survivor benefit under the dealership plan, and
- pay the premium.

Surviving Spouses of Retired Employees must:

- have been covered under the Retired Employees Plan as a spouse on the date of death; and
- apply for coverage within 60 days of the date of death, and
- pay the premium.



This document is a summary of the coverages available under CADA 360 Retired Employees Plan and is not a contract of insurance.

When you sign up for coverage, you will receive a package that includes complete coverage details, limitations and exclusions.

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.



CADA 360 Retired Employees Plan

When does coverage start?

To make sure there is no gap in coverage, you should apply for the Retired Employees Plan at least one month in advance of your retirement date. Coverage under the Retired Employees Plan becomes effective the day after your CADA 360 benefits ends and when your application for the coverage is approved.

If you apply for coverage within the 60 days following the date you become eligible, coverage will be back-dated to the date after your dealership benefits terminate, and you will need to pay retroactive premium back to the effective date of coverage. If you apply more than 60 days following the date you become eligible, proof of good health will be required before coverage is approved, and coverage is not guaranteed.

When does coverage end?

Coverage will continue unless:

- the coverage is cancelled by the retired employee or surviving spouse;
- premiums are not paid; or
- CADA no longer offers this plan.

Coverage does not end at a specific age.

Who pays for coverage?

Premiums for coverage under this plan are paid by the retired employee or surviving spouse.

How do you enrol?

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com to request a current enrolment package.

Who can be covered as dependants?

A spouse can be covered for health and dental benefits as a dependant if they are the retired employee's legal spouse or common-law spouse.

A child can be covered for health and dental benefits as a dependant if they are:

- An unmarried natural, adopted or step-child of the retired employee or covered spouse; or
- Any other unmarried child for whom the retired employee or covered spouse is a court-appointed guardian.

A child under age 22 is not covered if they are working more than 30 hours a week, unless they are full-time students.

A child age 22 or over must be:

- A full-time student under age 25, or
- Continuously unable to take care of and support himself or herself, beginning before age 22.

CADA reserves the right to end or change the coverage or rates under this plan with reasonable notice to plan participants.

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.



CADA 360 Retired Employees Plan

Choice of coverage

Life/Accidental Death & Dismemberment (AD&D) and/or the following Healthcare and Dentalcare Options:

Option	1	2	3	4
Healthcare (incl. Travel)	✓	✓	✓	✓
Prescription Drugs	✓	✓	✗	✗
Dentalcare	✓	✗	✓	✗

The plan's flexibility lets you better integrate your choices with your provincial government benefits. All options include Health coverage.

Add-on Prescription Drugs and/or Dental coverage. Choose the option that make sense for you and your situation.

Life and AD&D Coverage (Optional)

Life coverage, including AD&D, is available for retired employees.

Choice of coverage available: **\$10,000** or **\$25,000**

AD&D benefits are payable for accidental death or a loss which occurs within 365 days of the accident. Loss of use must be continuous for 365 days.

In the case of accidental death, the full amount (100%) will be paid to the beneficiary. For all other accidental losses, the following percentages of the full amount are payable. If a person suffers more than one loss in the same accident, no more than the full amount will be payable for that accident. However, if the accident results in quadriplegia, paraplegia or hemiplegia, no more than two times the full amount (200%) will be payable for that accident.

Accidental loss

Payable

Both arms and both legs	200 %
Both legs (paraplegia)	200 %
Arm and leg on the same side of the body (hemiplegia)	200 %
The sight of both eyes	100 %
Both hands or both feet	100 %
A hand and a foot	100 %
Sight of an eye and a hand or a foot	100 %
Speech and hearing in both ears	100 %
An arm or a leg	75 %
A hand or a foot	50 %
Sight of one eye	50 %
Speech or hearing in both ears	50 %
Complete severance of a thumb and index finger on one hand	25 %
Complete severance of all four fingers on a hand	25 %
Complete severance of all toes on one foot	12.5 %
Loss of use of both arms or both hands	100 %
Loss of use of one hand and one leg	100 %
Loss of use of one arm or one leg	75 %
Loss of use of one hand	50 %

Contact Canada Life Benefits Administration Solutions at **1-866-656-5118** or bas@canadalife.com if you have any questions about coverage or how to sign up.



CADA 360 Retired Employees Plan

Healthcare

Reimbursement of expenses

The plan will pay:

- 100% of the cost for Travel Emergency Medical and Travel Assistance charges.
- 80% of the cost for the first \$10,000 of Healthcare expenses incurred in a calendar year and 100% of the cost for any further Healthcare expenses incurred in that calendar year up to the annual maximum.

Annual maximum

The Healthcare plan has an annual maximum of \$100,000 per person per calendar year (excludes travel emergency expenses).

Lifetime maximum

The in-Canada prescription drugs and healthcare combined lifetime maximum is \$500,000 per person. Travel Emergency Medical coverage has a separate lifetime maximum of \$1,000,000 per person.

Hospital coverage

The plan covers the difference between the standard ward and semi-private charge for each day of confinement in a licensed hospital, to a maximum of 60 days for any one confinement. The maximum amount payable is \$200 per day, unless the coverage is for chronic care. Chronic care is covered to a maximum of \$175 per day. The plan also covers out-patient services and supplies received from a licensed hospital in the person's home province.

Nursing or convalescent home coverage

The plan covers confinement in a convalescent home or nursing home, up to \$100 per day for a maximum of 60 days in a person's lifetime.

Nursing care

The plan covers home nursing care by a graduate registered nurse, registered practical nurse (in Ontario) or licensed practical nurse (in any other province) who is not a member of the patient's family. The services must be pre-approved by Canada Life. The maximum amount payable is \$10,000 per calendar year under age 65. Age 65 and over, up to \$25,000 in a person's lifetime, including any amounts paid out before the person reached their 65th birthday.

Ambulance

The plan covers ambulance services, including air ambulance services, if they are provided by a licensed ambulance company. Transportation is to the nearest centre where necessary treatment is available, including travel between hospitals.

Medical services and supplies

The plan covers many medical services and supplies including braces and crutches, walkers, breast prostheses, oxygen, glucometers, rental of wheelchairs, wigs following chemotherapy or radiation treatment, and an initial pair of glasses and a corrective prosthetic lens after cataract surgery.

Healthcare continued next page

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.



CADA 360 Retired Employees Plan

Healthcare *(continued)*

Hearing aids

The plan covers hearing aids and repairs, excluding replacement batteries, up to an individual maximum of \$500 in any four consecutive calendar years.

Speech aids

The plan covers speech aids, up to an individual maximum of \$1,000 in a lifetime

Orthotics

The plan covers custom-made foot orthotics up to \$300 every two consecutive calendar years.

Orthopedic shoes

The plan covers custom-made from scratch orthopedic shoes prescribed by a podiatrist, physician or chiropodist with a medical diagnosis when no other method such as orthotics or off-the-shelf orthopedic shoes can correct the problem. The maximum amount payable per calendar year is \$300.

Dental accident coverage

The plan covers treatment to repair healthy natural teeth that are lost or damaged due to a sudden impact. Treatment must commence within 90 days of the accident and completed within 12 months of the accident.

Paramedical services

The plan covers a comprehensive list of paramedical services when treatment is performed by a licensed or qualified paramedical practitioner.

The maximum amount payable for each practitioner is \$500 each calendar year, which includes diagnostic x-rays for chiropractors, chiropodists, podiatrists and osteopaths.

Out-of-Country Medical Referrals

An out-of-country medical referral is covered if:

- It is required because of a referral from the person's usual Canadian physician;
- The service is not available in the person's home province but is available elsewhere in Canada or the United States;
- The person applies and is approved for benefits through the person's government health plan.

The maximum amount payable is \$10,000 in a person's lifetime.



Healthcare continued next page

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.

CADA 360®

M6845(CADA-RE) - 7/25

Page 5

CADA 360 Retired Employees Plan

Healthcare (continued)

Travel Emergency Medical Coverage

For trips up to 120 days, the plan covers out-of-province and out-of-country travel emergency medical expenses up to \$1,000,000 in a person's lifetime.

A medical emergency is:

- A sudden and unexpected injury; or
- The onset of a condition not previously known or identified prior to departure from Canada; or
- An unexpected episode of a condition known or identified prior to departure from Canada.

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside Canada. Where it is indicated that the patient was suffering from symptoms before departure from Canada, Canada Life may request medical documentation to determine whether a pattern existed to the extent it could have reasonably been anticipated that the patient may require medical treatment while outside Canada.

Once emergency treatment for an injury or condition is over, costs associated with any ongoing medical treatment related to that injury or condition are not covered. If, after the emergency treatment the patient remains hospitalized and requires continued care, Canada Life and the travel assistance provider may arrange for the patient's return to Canada provided the patient's health permits a medical transfer. If the patient's health permits a medical transfer but the patient chooses to remain outside Canada and receives follow-up care outside Canada, the costs of such care and the return to Canada would not be eligible for coverage.

Any pregnancy-related charges incurred outside Canada are not covered if:

- They are incurred within nine weeks prior to or after the expected delivery date; or
- They are incurred at any time prior to the 9th week of pregnancy and the patient's Canadian physician considers the pregnancy a high risk; or
- They are costs associated with a child born outside Canada within nine weeks of the expected delivery date, or after the expected delivery date.

Travel Assistance Services

Travel Assistance services can:

- Help you locate a medical facility.
- Arrange for admission to a hospital.
- Confirm your coverage with the hospital.
- Guarantee payment for hospitalization, if necessary.
- Provide interpretation services.
- Contact your family doctor, when needed.
- Contact your family, at your request.
- Arrange for and coordinate emergency medical transportation.
- Coordinate your return home.

This plan is coordinated with provincial health plan coverage.

Trip cancellation

Trip cancellation provides coverage up to \$5,000 per person per trip for eligible expenses due to a medical emergency. Coverage does not include cancellation for non-medical reason such as carrier bankruptcy, inclement weather, or mechanical failure.

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.



CADA 360 Retired Employees Plan

Prescription Drugs (Optional)

The prescription drug list is managed by the Reformulary® Group, based on the advice of its expert panel of doctors and pharmacists that reviews research and evidence about each drug and classifies them based on clinical evidence and cost-effectiveness.

Prescription drugs are categorized into three tiers and reimbursed at the following coinsurance:

- Tier 1 covers preferred drugs at 85%
- Tier 2 covers non-preferred drugs at 55%
- Tier 3 covers non-preferred drugs at 25%

Preferred drugs offer more clinical effectiveness relative to non-preferred drugs.

Non-preferred drugs under Tier 2 and 3 have alternative drugs available on Tier 1 providing the highest reimbursement.

Annual Maximum

The annual maximum for prescription drug expenses is \$300,000 per person.

Lifetime Maximum

The in-Canada prescription drugs and healthcare combined lifetime maximum is \$500,000 per person. Travel Emergency Medical coverage has a separate lifetime maximum of \$1,000,000 per person.

Drugs and drug supplies described here are covered when prescribed by a person entitled by law to prescribe them, dispensed by a person entitled by law to dispense them, and provided in Canada. Benefits for drugs and drug supplies provided outside Canada are payable only as provided under the travel emergency medical coverage.

Covered expenses

Drugs are covered if they are prescribed and they are listed in the Reformulary drug formulary developed and maintained by Reformulary, in effect on the date of purchase.

The following diabetic supplies are covered:

- insulin syringes
- disposable needles for use with non-disposable insulin injection devices
- lancets, test strips, sensors and flash glucose monitoring machines (subject to annual maximums)
- For drugs eligible under a provincial or public plan, coverage is limited to the deductible amount and coinsurance you are required to pay under that plan.
- Vaccines are covered, up to \$1,500 per person per calendar year.

Prior authorization

Prior authorization is included in drug coverage. It requires a person to request approval from Canada Life for coverage of certain prescription drugs. Drugs that are approved for one or more medical conditions are sometimes prescribed for other conditions without being proven as an effective treatment. The prior authorization process helps to:

- Provide coverage for the appropriate drug treatment.
- Make sure the drugs prescribed are considered reasonable treatment for the condition.
- Keep the drug plan affordable and accessible.

Prescription drugs continued next page

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.



CADA 360 Retired Employees Plan

Prescription Drugs (*continued*)

Health Case Management

Health Case Management is a support program for persons who require specialty medications for complex, chronic conditions. Through this program, a qualified health care professional will work with a person and their physician to help identify the most effective and appropriate treatment and will provide ongoing support and monitoring.

Employee Assistance Program (EAP)

Consult+ EAP, powered by Dialogue, offering mental health support, stress management, and assistance with family and life events, all aimed at improving overall well-being. Included at no additional cost for the 2025-2026 renewal year.

Confidential counselling

Available 24/7, support services are available in multiple ways: by phone, website or mobile app.

Wide array of services

The transition to retirement can be a big adjustment. Whether planned or unexpected, when life throws challenges your way, having the right tools available to support you can improve your well-being and provide effective coping strategies.

Dentalcare (Optional)

The Dentalcare coverage is designed to maintain a high standard of dental health and includes the following services.

Basic coverage

Expenses for basic coverage are reimbursed at 80% of the cost and include the diagnostic, preventive and maintenance services required for regular dental care. Some of the services covered are exams, x-rays, cleaning and fluoride treatment, fillings, periodontal services (treatment of gum disease), endodontic services (root canal therapy) and surgical procedures. Recall examinations are limited to two examinations in any calendar year.

Major coverage

Expenses for major coverage are reimbursed at 50% of the cost and include dentures, crowns, bridgework, and inlays/onlays.

Dental maximum

The maximum amount payable per calendar year for all dental expenses is \$2,000 per person. However, if dental coverage is applied for after the 60-day application period ends (i.e. that you are considered a late applicant), the maximum amount payable for all dental expenses is \$250 for the first 12 months of coverage.

Contact Canada Life Benefits Administration Solutions at 1-866-656-5118 or bas@canadalife.com if you have any questions about coverage or how to sign up.

