

BENEFITS COMPARISONS

Loblaws & Loblaw Great Food Stores



The following benefits comparison tables are meant to assist you with a career decision if:

- You are a member of UFCW Local 1000A **and**
- Your store has been announced for conversion to a Great Food banner

Particular attention is given to benefit differences between the banners.

Important: This information booklet is not a legal document. In addition, **these tables are NOT a complete description of each banner's benefits.** For complete and accurate descriptions of the benefit plans, see the collective agreement or contact the union (1-800-637-5936).

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BENEFITS COMPARISONS

PART-TIME

PRESCRIPTION DRUGS

ELIGIBILITY

Great Food

- You are covered if you have been employed for 3 years and have worked at least 600 hours in the previous calendar year.
- Your insurable dependent children and spouse are covered if you have been employed for 5 years and have worked at least 900 hours in the previous calendar year.

LOBLAWS

- You are covered if you have been employed for 1 year AND have worked at least 400 hours in the previous calendar year.
- If you are a single parent, your insurable dependent children are covered once you meet the above eligibility criteria.
- Dependent eligibility: Your immediate family members are eligible for coverage if you have been employed for at least 1 year and have worked at least 650 hours in the previous calendar year.

COVERAGE

Great Food

- 100% of certain prescribed life-sustaining drugs dispensed by a licensed pharmacist up to \$10,000 per calendar year. No deductible.
- This includes drugs administered by a doctor for which no non-injectable alternative is available, excluding the cost of administration; insulin, insulin syringe and testing supplies for diabetics.

Note: No benefits are paid for drugs used to treat erectile dysfunction, oral contraceptives, fertility drugs, smoking cessation products, or anti-obesity drugs.

Dispensing fee covered to up to the average fee charged in province where the drug is dispensed.

LOBLAWS

- 100% of drugs dispensed on a prescription of a duly qualified medical practitioner including the dispensing fee. No annual limit and no deductible.
- Coverage includes injectable drugs, serums and vaccines when administered by a qualified person, excluding the actual charge of administration.
- Insulin is covered with or without a prescription. Diabetic supplies are covered when purchased on the prescription of a duly qualified medical practitioner.
- Coverage is less restrictive.

MAKING A CLAIM

Great Food

- Obtain a prescription drug expense form from your employer, complete it, attach your drug receipts and submit it to the benefit payments office for reimbursement.

LOBLAWS

- Drug card used at a Loblaw Companies pharmacy; OR complete claim form and submit to the benefit payment office for reimbursement.

VISION/OPTICAL

ELIGIBILITY

Great Food

- You and your dependent children under age 18 are covered if you have been employed for 3 years and have worked at least 600 hours in the previous calendar year.

LOBLAWS

- You are covered on the first of the month coincident with or following 2 years of continuous employment provided a) you have worked at least 400 hours in the previous calendar year and b) you do not have any other form of optical coverage. (If you are a single parent, your dependent children are covered as well after you meet these qualifiers.)
- If you are not a single parent, your dependents are not covered.

VISION/OPTICAL CONTINUED

<p>COVERAGE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Up to \$200 every 24 months, which can include up to \$60 for an eye exam every 24 months. • Covered Expenses: Eyeglass frames and lenses (or contact lenses selected in place of lenses and frames) when required for an initial lens prescription or a change in a lens prescription; up to \$60 for an eye exam. <p>Note: Replacement of eyeglass frames and lenses which have been lost, stolen or broken, will only be covered if you have been continuously covered under the plan for at least 36 months and the family member requiring the replacement has not received benefits for these vision care supplies for a least 36 months. In addition no benefits are paid for eye tests or examinations required by an employer, school or government for screen purposes, artificial eyes, sunglasses or safety glasses.</p> <p>If you need contact lens for “special conditions”, there is a \$450 lifetime maximum payment.</p>	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Up to \$200 every 24 months, which can include up to \$60 for an eye exam every 24 months. • Coverage is less restrictive.
<p>MAKING A CLAIM</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Have your doctor or optometrist complete the claim form and send it to the benefits payments office. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Complete claim form. Payment will be made upon the receipt of proof of purchase

DENTAL CARE

<p>ELIGIBILITY</p>	<p>Great Food</p> <ul style="list-style-type: none"> • You and your insurable dependent children up to age 21 are covered if you have been employed for 2 years and have worked at least 800 hours in the previous calendar year. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • You are covered on the first of the month coincident with or following one year of continuous employment provided you have worked at least 400 hours in the previous calendar year. If you are a single parent, your dependent children are covered as well after you meet these qualifiers. • If you are not a single parent, your dependents are not covered. • You are also covered for up to three months after your retirement or if you are not working because of a disability or a layoff due to lack of available work.
<p>COVERAGE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • 80% of eligible expenses under the Ontario Dental Association (ODA) Fee Guide in effect on the date of the treatment. • Maximum \$1500/year per family member. • See collective agreement for full details of covered procedures. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • 100% of basic dental care and 80% for other work under a fee guide that is 1 year ahead of the Industry Plan. Maximum claim: \$500/year. • See collective agreement for full details of covered procedures.
<p>DEDUCTIBLE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • None 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • \$25/year

DENTAL CARE CONTINUED

MAKING A CLAIM

Great Food

- Ask your employer for a dental claim form. Have your dentist complete this form and send it in to the benefits payments office.

LOBLAWS

- Submit receipt of payment and claim form within 90 days of the date of billing by the dentist or can be sent in electronically through your dentist's office if your dentist is set up to do so.

GENERAL

MISCELLANEOUS

Great Food

- You will be covered as soon as you become eligible. You must be actively at work for insurance to take effect.

DEFINITION OF DEPENDENT (PART-TIME)

Great Food

- For Prescription coverage only: Dependent means spouse and insurable children under age 21.
- Other Dependent coverage means: Your insurable children age 18 for vision care and your insurable children under age 21 for dental care.
- Children are insurable if they are your unmarried natural, adopted, or stepchild, OR an unmarried child you have been appointed guardian for all purposes by a court.

Note: Eligible children under age 18 or under age 21 must not be working more than 30 hours a week, unless they are a full-time student. Unmarried children of your spouse are considered dependent only if they are also your children, OR your spouse is living with you and has custody of the children.

Note: If you have been appointed guardian and you are claiming them as a dependent, the insurance company must receive satisfactory proof of guardianship for them to be insurable.

- Children are considered full time students if they have been in registered attendance at an elementary school, high school, university or similar educational institution for 15 hours a week of more sometime within the last 6 months. Children are not considered full-time students if they are being paid to attend an educational institution.

LOBLAWS

- For the Prescription drug plan and Optical/Vision care, Eligible Dependent means a person who is a resident of Canada or the United States and is the spouse of an employee, AND any unmarried dependent child of the employee from birth to age 21 and any unmarried children who are mentally or physically infirm to any age.
- For Dental Expense Insurance, the same criteria as above except the age is 22.

BENEFITS COMPARISONS

FULL-TIME

GENERAL ELIGIBILITY

<p>LIFE INSURANCE; ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) BENEFITS; SEMI-PRIVATE HOSPITAL AND CAR AMBULANCE EXPENSE, WEEKLY INDEMNITY, OTHER HEALTH CARE BENEFITS (EXCLUDING PRESCRIPTION DRUG)</p>	<p>Great Food</p> <ul style="list-style-type: none"> You are eligible to join the group insurance plan after 3 months of continuous full-time employment during which you have been "actively at work." This means you are not disabled from work and you have been either at work or absent because of vacation, weekends, statutory holidays or shift differentials. <p>Note: There is dependent coverage for Life Insurance. Please see details of the coverage in each relevant section.</p>	<p>LOBLAWS</p> <ul style="list-style-type: none"> You are eligible for insurance on the 1st day of the month next following your date of full-time employment with the Company.
<p>PRESCRIPTION DRUG BENEFITS; VISION CARE; DENTAL CARE</p>	<p>Great Food</p> <ul style="list-style-type: none"> Same criteria as above: Your dependents are covered as soon as you become eligible. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> You and your dependents are eligible for coverage upon completion of 3 months of continuous full-time employment with the Company.
<p>SURVIVOR INCOME BENEFITS</p>	<p>Great Food</p> <ul style="list-style-type: none"> Paid to named beneficiary if you die while on LTD. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> If you have eligible dependents - on the 1st day of the month next following 6 months of continuous full-time employment OR the date on which an employee acquires an eligible dependent whichever is the later.
<p>SICK PAY ALLOWANCE (FIRST 3 DAYS OF SICKNESS)</p>	<p>Great Food</p> <ul style="list-style-type: none"> No sick pay allowance but can make up lost time due to sickness before Weekly Indemnity begins, up to 40 hours per year. Company will be "reasonable" when it comes to rescheduling these lost hours. (See Letter of Understanding #47) <p>NOTE: You are annually entitled to 2 fully paid personal leave days. These days will be paid out at the end of each year if not taken. You can also use these days if you are sick.</p>	<p>LOBLAWS</p> <ul style="list-style-type: none"> After 6 months of continuous full-time employment with the Company. 100% of basic daily pay for first 3 days of absence due to sickness, before Weekly Indemnity kicks in. Up to maximum of 12 days/year. A medical certificate may be required.
<p>LONG TERM DISABILITY (LTD)</p>	<p>Great Food</p> <ul style="list-style-type: none"> Same criteria as Life Insurance etc above 	<p>LOBLAWS</p> <ul style="list-style-type: none"> On completion of 1 year of continuous full-time employment provided you have attained age 18 and have not attained normal retirement age.
<p>DEPENDENT INSURANCE</p>	<p>Great Food</p> <ul style="list-style-type: none"> Your dependents are eligible for the specified benefit plan when you become eligible. If you are already eligible, any dependent(s) you acquire thereafter are immediately eligible. <p>Note: Temporary, part-time and seasonal employees may not join the Group Insurance Plan.</p>	<p>LOBLAWS</p> <ul style="list-style-type: none"> Your dependents are eligible for the specified benefit plan when you become eligible. If you are already eligible, any dependent(s) you acquire thereafter are immediately eligible.

GENERAL ELIGIBILITY CONTINUED

<p>CONTINUATION OF BENEFITS UPON EARLY RETIREMENT</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Benefits cease upon retirement. • Exception: if you were eligible for early retirement (age 55 to 64) benefits (including spousal coverage under Letter of Understanding 22) at Loblaws when you converted to Great Food you maintain entitlement (See Letters of Understanding 8 and 22). <p>NOTE: If you are under age 55 at the time of conversion and you wish to have retiree benefits past 55 when you retire, then consider whether Option 2 of the conversion options is for you. To learn more, see Option # 2 in the document titled "Securing Your Future" or "Know Your Options."</p>	<p>LOBLAWS</p> <ul style="list-style-type: none"> • If you retire between age 55 and 64, you keep OHIP, Dental and Prescription Drug coverage until you attain age 65. Your eligible spouse also has coverage until age 65. • For continuation of benefits for your eligible spouse until age 65 and dependents to the maximum age see Letters of Understanding 8 and 22. • If you retire at age 55 or later you will have semi-private hospital and ambulance expense benefit continued until death. • Life insurance coverage continues, however the amount is reduced over time – see details under "Life Insurance" below.
<p>CHANGES AT THE FIRST DAY OF THE MONTH AFTER YOU REACH AGE 65 (KNOWN AS "NORMAL RETIREMENT DATE")</p>	<p>Great Food</p> <ul style="list-style-type: none"> • All benefits cease, even if you continue to work at age 65. • Exception: Eligible employees who convert from a conventional store and who continue to work full-time beyond age 65 will revert to the conventional company retiree benefits (See Letter of Understanding 8). However all benefits will cease for your spouse and dependents when you reach age 65. See Loblaws box above for an explanation of retiree benefits. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • All benefits cease with the exception of AD&D and Semi-private Hospital which remains in affect until death. • Survivor income benefits cease • Life insurance coverage continues, however the amount is reduced over time – see details under "Life Insurance" below. • If you are a full-time worker, you are eligible for full-time benefits if you are working full-time past age 65.
<p>MISCELLANEOUS</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Not applicable 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • LTD coverage; Survivor income benefits coverage; ceases when you reach normal retirement date or your early retirement date whichever is earliest; • Dental: If your employment is terminated because of retirement at normal retirement age insurance will be continued for you and eligible dependents for up to 3 months following the last month you worked.

DEFINITION OF DEPENDENT

SURVIVOR INCOME BENEFITS AND SEMI-PRIVATE HOSPITAL COVERAGE

Great Food

- Dependent means:
 - Your spouse if he/she is your legal, common-law or former spouse as defined.
 - Where there is more than one eligible spouse, your covered spouse is the one for whom you first submit a claim for any benefit provided under the employer’s benefits program. Please see Appendix J of the collective agreement for further details.

LOBLAWS

- For Survivor Income Benefits, Eligible Dependent means:
 - your spouse, and (except for a spouse who is both estranged from you and not dependent on you for support);
 - any of your dependent children who have not reached age 18.
- For Semi-private Hospital coverage, Eligible Dependent means a person who is a resident of Canada or the United States and is:
 - your spouse;
 - any of your unmarried dependent children up to age 21;
 - any unmarried children who are mentally or physically infirm to any age.

ONTARIO HEALTH INSURANCE, AMBULANCE EXPENSE INSURANCE, PRESCRIPTION DRUG BENEFITS, VISION CARE, AND DENTAL CARE

Great Food

- Spouse: Same criteria as Survivor Income Benefits and Semi-Private Health Coverage.
 - Children: Ontario Health Insurance (including prescription drug):
 - your or your insured spouse’s unmarried natural, adopted or step child, or
 - an unmarried child if you or your insured spouse have been appointed guardian for all purposes by a court of competent jurisdiction if criteria is met.
 - Dependent Life Insurance: Children are insurable if they are your or your insured spouse’s unmarried, natural, adopted or step child as defined.
- Criteria for Insured Children:
- Any of your eligible dependent children under the age of 21 and not working more than 30 hours/week unless they are a Full-Time student as defined.
 - Children over age 21 must either be Full-Time students under age 25 or incapacitated as defined.
 - Unmarried Children of Your Spouse are considered dependents only if:
 - they are also your children, or
 - your spouse is living with you and has custody of the children.

LOBLAWS

- Same as for Semi-Private Hospital above but age 22 for Dental Care.

LIFE INSURANCE

EMPLOYEE INSURANCE	Great Food <ul style="list-style-type: none"> • \$25,000 	LOBLAWS <ul style="list-style-type: none"> • \$40,000 • After retirement at 62 or older, amount is gradually reduced over five years to \$10,000, where it remains until death.
DEPENDENT INSURANCE	Great Food <ul style="list-style-type: none"> • Spouse – \$5,000 • Child – \$2,500 	LOBLAWS <ul style="list-style-type: none"> • No coverage
DURATION	Great Food <ul style="list-style-type: none"> • Payable to beneficiary upon death. • If you become disabled while insured before reaching age 65 and the disability continues without interruption for at least 6 months, your life insurance will remain in force without premium payment. • After 6 months, you must submit forms for waiver of premium payment. • Premiums may be waived up to age 65. • If the waiver is not approved you may, under certain conditions, pay premiums on your own for a specific duration. 	LOBLAWS <ul style="list-style-type: none"> • If you become totally disabled before normal retirement age your insurance will be continued during the continuance of total disability until you recover or attain normal retirement age. • The definition of “total disability” is the same as under the LTD Benefit Plan. • Note: Although the Collective Agreement does not specifically say the insurance will be paid to beneficiary upon death – this is the practice.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

PRINCIPLE SUM	Great Food <ul style="list-style-type: none"> • Principal Amount: \$25,000; varying amount depending upon dismemberment. • Note: The maximum payable for dismemberment is the principal amount resulting from one accident, dependent upon the dismemberment. For example: Loss of both feet and both hands would not result in payout of \$50,000. 	LOBLAWS <p>Principal Amount: \$30,000; varying amount depending upon dismemberment.</p>
BREAKDOWN OF LOSSES	Great Food <ul style="list-style-type: none"> • The RCSS Appendix has a more detailed listing of coverage (i.e. loss of hearing); and • The percentage to be paid based on loss is broken down in more fractions. For example: <ul style="list-style-type: none"> – Loss of both hands – (full amount) \$25,000; – Loss of 1 foot - (½ amount) \$12,500; – Loss of 1 leg – (¾ amount) \$18,750. 	LOBLAWS <ul style="list-style-type: none"> • The Loblaws Appendix breaks down the amount of coverage for various losses (including loss of life) as either the full amount or half the amount and does not provide for as much detailed coverage in area of losses. For example <ul style="list-style-type: none"> – Loss of both hands - \$30,000; – Loss of 1 foot - \$15,000; – Loss of 1 hand - \$15,000.

SURVIVOR INCOME AND OTHER BENEFITS

AMOUNT UPON THE DEATH OF AN INSURED EMPLOYEE	Great Food <ul style="list-style-type: none"> • If you die while LTD benefits are payable, your beneficiary will be paid a survivor benefit lump sum equal to 3 times your monthly LTD benefit. 	LOBLAWS <p>A monthly benefit is payable to your spouse and/or eligible children under age 18 with conditions on when this benefit ends.</p>
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SURVIVOR INCOME AND OTHER BENEFITS CONTINUED

AMOUNT OF MONTHLY BENEFIT	<p>Great Food</p> <ul style="list-style-type: none"> • None - Lump sum payment only if the employee dies while on LTD benefits. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • 1/12th of the greater of: <ul style="list-style-type: none"> – \$600 per month; OR – 20% of your average pay during three years prior to death OR – 66% of your earned pension benefit prior to death; to a maximum payout of \$700 per month.
ADDITIONAL PROVISION	<p>Great Food</p> <ul style="list-style-type: none"> • Not applicable 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • In the event of a remarriage where your spouse has dependent children, there are criteria for provision of 50% of monthly benefits for such eligible children, to a maximum of \$700 per month.
CONTINUED SURVIVOR INCOME BENEFIT COVERAGE FOR INSURED EMPLOYEES	<p>Great Food</p> <ul style="list-style-type: none"> • Not applicable 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • There are criteria for when coverage terminates for the eligible survivor(s). • There are criteria for continued coverage for the insured employee in the event of total disability until the employee recovers or attains normal retirement age. • The definition of “total disability” is the same as under the LTD Benefit Plan.
OTHER BENEFITS THAT CONTINUE AFTER DEATH OF THE INSURED EMPLOYEE	<p>Great Food</p> <ul style="list-style-type: none"> • In the event of an employee’s or dependent’s death while travelling on business, vacation or to or from an educational facility, the Global Medical Assistance (GMA) program pays for the preparation and transportation of the deceased home. There is also coverage for return transportation home for children and an escort when necessary, in the event of a death of the employee or dependent while traveling. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • The following benefits are continued for survivors: <ul style="list-style-type: none"> – Semi-private Hospital and Ambulance Expense Insurance; – Prescription Drug Expense Insurance; – Quebec residents Supplemental Hospital & Medical Insurance; – Dental Expense Insurance; and – Ontario Health Insurance Plan.
WEEKLY INDEMNITY/INCOME		
COVERAGE	<p>Great Food</p> <ul style="list-style-type: none"> • Your disability must be severe enough to prevent you from performing your regular work • You must be under the continuous care and personal attendance of a physician. • Your benefits will not start until after your first visit to the physician. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • You must be totally disabled and unable to work due to sickness or accident that is not covered by Worker’s Compensation (WSIB) • You must be under the regular care and attendance of a licensed physician during the period for which benefits are being claimed.
AMOUNT PAYABLE	<p>Great Food</p> <ul style="list-style-type: none"> • 66 2/3% of weekly earnings up to the allowable maximum under the Employment Insurance Act. • Note: This amount will be reduced by any amount payable under an Automobile Insurance Plan where permitted by law and/or any Worker’s Compensation or similar program. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • 75% of your basic weekly wage once you are eligible but have less than 3 years’ continuous Full-Time employment. • 85% of your basic weekly wage if you have more than 3 years continuous Full-Time employment.

WEEKLY INDEMNITY/INCOME CONTINUED

DURATION	<p>Great Food</p> <ul style="list-style-type: none"> Benefits will be paid for a total of not more than 4 weeks for each period of disability. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Maximum period of 26 weeks Exception: Maximum of 10 weeks if certification of illness for loss of time benefits is completed by a licensed Chiropractor, Podiatrist or Oral Surgeon.
CRITERIA FOR INELIGIBILITY	<p>Great Food</p> <p>There are several criteria spelled out in the CA for ineligibility including the following:</p> <ul style="list-style-type: none"> No Weekly Indemnity (WI) benefits are payable for “disability due to injury sustained while working for pay or profit.” No WI benefits are payable for “disability during the scheduled duration of a leave of absence.” 	<p>LOBLAWS</p> <p>There are several criteria spelled out in the collective agreement for ineligibility, including the following:</p> <ul style="list-style-type: none"> Ineligible for benefits if sickness or accident is covered by Worker’s Compensation or similar law. No WI benefits are payable if you are not under treatment by a physician or surgeon duly licensed to practice medicine, or during the first four weeks of disability if you are not under treatment by a licensed Chiropractor.
SAME DISABILITY AND/OR SUCCESSIVE ABSENCES	<p>Great Food</p> <ul style="list-style-type: none"> Successive absences from work are considered to be in the same period of disability unless separated by: <ul style="list-style-type: none"> – 2 complete consecutive weeks of active Full-Time work, OR – 1 full day of work if your second disability is due to completely different causes. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Disability resulting from the same cause as a previous disability will be treated as a continuation of the previous disability unless you have returned to work on a continuous full-time basis for at least 2 weeks (14 days).
MAKING A CLAIM	<p>Great Food</p> <ul style="list-style-type: none"> Obtain a claim form from your employer. Complete the employee portion of the form and have your doctor complete the portion titled “Attending Physician’s Statement”. Return the completed form to your employer as soon as possible, but no later than three months after the end of the waiting period. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Obtain a claim form from your employer and complete your portion and have your treating physician complete their portion.

LONG TERM DISABILITY

DURATION	<p>Great Food</p> <ul style="list-style-type: none"> For as long as your disability continues OR 5 years, whichever is less, but only until you reach age 65. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> The earliest of: You cease to become totally disabled, as defined, or until you reach normal retirement age, or die.
CRITERIA FOR ENTITLEMENT REGARDING TOTAL DISABILITY (TD)	<p>Great Food</p> <ul style="list-style-type: none"> Entitled after being continuously disabled for 119 days (17 weeks). There are criteria for when it may be “accumulated” vs. “continuous”. During the first 2 years, your disability prevents you from performing a combination of duties that regularly take at least 60% of your time at work to complete. Only the duties you performed before your disability started are considered. After 2 years, your disability must prevent you from being gainfully employed in any job, with additional criteria set out in the Plan. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Entitled after being totally and continuously disabled for a period of 26 weeks. During the first 2 years, your disability prevents you from performing any and every duty pertaining to your own occupation; After 2 years, your disability must prevent you from engaging in “any occupation” for which you are fitted through education, training or experience.

LONG TERM DISABILITY CONTINUED

<p>AMOUNT OF MONTHLY BENEFITS PAYABLE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • 66 2/3% of pre-disability monthly earnings up to a maximum of \$1500. • Your LTD benefit amount will be reduced by disability or retirement amount you are entitled to under Canada or Quebec Pension Plan, and/or benefits under any Workers Compensation Act or similar benefits. • LTD benefits will then be further reduced if, together with “other income” listed in the plan, the total exceeds 80% of the pre-disability monthly earnings. • Note: “Other Income” includes benefits other members of the family are entitled to under the Canada or Quebec Pension Plan because of your disability. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • 66 % of basic monthly wage for the first \$3030 subject to a maximum monthly benefit of \$2000. • If benefit income from all sources exceeds 71% of the employee’s average earned monthly income during the 2 year period immediately prior to the date of disability, there is provision for reduction so that income benefits from all sources do not exceed 71% of the average earned monthly income. • Note: Benefits will not be reduced by any amount received on behalf of any dependents of an LTD recipient.
<p>MAKING A CLAIM</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Claim form available through your employer. Return the completed form to your Employer as soon as possible, but no later than six months after the end of the waiting period. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Claim form available through your employer.
<h2>HOSPITAL AND AMBULANCE EXPENSE INSURANCE</h2>		
<p>HOSPITAL CONFINEMENT COVERAGE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Room and board charges from a hospital for semi-private care. • Reasonable and customary charges for confinement in Intensive Care Unit. • Confinement in a convalescent hospital for semi-private care if the situation meets certain criteria. • Outpatient treatment – covers reasonable and customary charges for services and supplies received for the treatment. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Difference of semi-private room & board rates versus what is covered by provincial hospital insurance plan up to the difference of a standard ward and semi-private accommodation for each day of confinement during any one period of disability. • Coverage continues until your death if you retire at 55 or older.
<p>CAR AMBULANCE EXPENSES</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Pay at 100% of Worldwide Travel Benefit covered expenses and conditions noted on Page 12 for out-of-province coverage. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Pay in full based on conditions noted below.
<p>CRITERIA FOR ELIGIBILITY</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Ambulance transportation to the nearest centre where adequate treatment is available (including licensed air ambulance). • Hospital expenses must be considered reasonable and customary for the services provided. • Where there is no reimbursement from the provincial hospital plan. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Car Ambulance expense paid if hospitalization is required and only if the insurer is satisfied that your physical condition precluded the use of other means of transportation to the hospital. • Hospital and Car Ambulance coverage is subject to the “Coordination of Benefits Provision” under Appendix “D”, Article 15 of the collective agreement.
<p>MAKING A CLAIM</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Claim form available through your employer 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Claim form available through your employer

PRESCRIPTION DRUG AND OTHER HEALTH CARE BENEFITS

DEDUCTIBLE	<p>Great Food</p> <ul style="list-style-type: none"> • \$25/calendar year/family member for all covered expenses to a maximum of \$50/calendar year/family, with the exception of Worldwide Travel Benefit (WTB), which is 100% funded. • Any covered expenses applied against the deductible in the last 3 months of a calendar year may also be applied against the deductible for the next calendar year. After the deductible is paid, insurance pays 100% of all other covered expenses. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • No deductible
DRUG COVERAGE	<p>Great Food</p> <ul style="list-style-type: none"> • Coverage varies based on some of the criteria and it appears to be more extensive than the Loblaws agreement in some areas. • For example the following (where permitted by law and to the extent they are not covered under the Provincial Medicare Plan) are covered for rental or (at the Insurer's discretion) purchase: <ul style="list-style-type: none"> – Wheelchairs – Splints (excluding dental splints), canes, walkers, crutches and casts. • Lifestyle drugs are excluded from coverage. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • More restrictions of what is specifically excluded in some areas but silent in other areas. • For example the following are specifically excluded from coverage: <ul style="list-style-type: none"> – Wheelchairs – Canes and crutches; • Lifestyle drugs are not specifically excluded from coverage.
COVERAGE CRITERIA	<p>Great Food</p> <ul style="list-style-type: none"> • Coverage under this plan for drugs eligible under any government plan is limited to the deductible amount and co-insurance you are required to pay under the government plan. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Coverage is subject to the "Coordination of Benefits Provision" under Appendix "D", Article 15 of the collective agreement. • Coverage continues after retirement between 55 and 65. Ends at 65 if retired.
QUEBEC RESIDENTS	<p>Great Food</p> <ul style="list-style-type: none"> • Not applicable 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Have Supplemental Health & Medical Insurance to the equivalent of OHIP coverage • Coverage is subject to the "Coordination of Benefits Provision" under Appendix "D", Article 15 of the collective agreement.
OUT-OF-PROVINCE COVERAGE	<p>Great Food</p> <ul style="list-style-type: none"> • Through the Worldwide Travel Benefit program there is coverage when certain expenses arise as a result of an emergency or unexpected sudden illness (within certain parameters) for travel for business, vacation, or for educational or training purposes and where medical treatment is not available in home province. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • No coverage

PRESCRIPTION DRUG AND OTHER HEALTH CARE BENEFITS CONTINUED

<p>OTHER HEALTH CARE BENEFITS</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Coverage once the provincial health plan has paid out its maximum benefit. For example: <ul style="list-style-type: none"> – \$10/visit for the services of a chiropractor, chiropodist/podiatrist, naturopath or osteopath to a maximum of \$300 for all visits in a calendar year. • Other coverage, to an annual maximum of \$300: <ul style="list-style-type: none"> – \$10/visit for out-of-hospital services of a psychologist; – \$10/visit for out-of-hospital services of a speech therapist, within certain criteria; – \$10/visit for Paramedical covered expenses such as physiotherapist services. • Other coverage such as: <ul style="list-style-type: none"> – Orthopaedic shoes - \$100/calendar year, if prescribed; – Orthotics- annual maximum benefit of \$500/24 months for adults over age 25 and \$500/12 months for children under 25. – Physiotherapy - Annual maximum benefit of \$500 – Hearing Aid - maximum in any 5 year period - \$350. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Chiropractor – 10 additional visits based on a reimbursement of the OHIP rates and after the 10 OHIP entitled visits are completed.
<p>MAKING A CLAIM</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Obtain claim form from your employer. Complete this form making sure it contains all required information. Attach your receipts to the claim form and send it to the benefit office for payment. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Drug card used at a Loblaw Companies pharmacy; OR complete claim form within 90 days of the date of purchase and submit to the benefit payment office for reimbursement.
<p>DENTAL CARE</p>		
<p>DEDUCTIBLE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • \$25/calendar year/family member for all covered expenses to a maximum of \$50/calendar year/family. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • \$50 for each Orthodontic treatment plan.
<p>AMOUNT PAYABLE</p>	<p>Great Food</p> <p>After deductible paid:</p> <ul style="list-style-type: none"> • 100% of Routine treatment; • 80% of Major treatment; and • 50% of Orthodontic treatment for dependent children who are at least 6 but not more than 18 at the time treatment commences. • The amounts are based on the Ontario Dental Association Fee Guide in effect on the date treatment is rendered. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • Charges per Art. 10.02 of Appendix "D" as follows: <ul style="list-style-type: none"> – 100% of charges covered in Part "A"; – 90% of charges covered in Part "B"; and – 50% of charges covered after deductible is paid in Part "C" (Orthodontic treatment) for eligible employees and dependent children under age 20. – Benefits provided under Parts "A" and/or "B" exclude that portion of any charge which is in excess of the prevailing Schedule of Fees of the Provincial Dental Association in the Province of residence.
<p>MAXIMUM AMOUNT PAYABLE</p>	<p>Great Food</p> <ul style="list-style-type: none"> • Routine/Major Maximum covered expenses - \$2,000/ family member in any employee year; and • Orthodontic Maximum - \$2,000 per course of treatment. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> • \$2,000/eligible family member/24 month Benefit period for Parts "A" & /or "B"; and • A lifetime maximum of \$1,000 for Part "C".

DENTAL CARE CONTINUED

LIMITATIONS	<p>Great Food</p> <ul style="list-style-type: none"> Some treatments not covered by the plan such as cosmetic treatment, where covered elsewhere, etc. Check your collective agreement under Appendix "J" for full details. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Some treatments not covered by the plan such as cosmetic treatment, where covered elsewhere, etc. Check your collective agreement under Appendix "D" Article 10 for full details. Benefits continue for 3 months after the last of the month you terminated due to retirement or lay-off.
COORDINATION OF BENEFITS	<p>Great Food</p> <ul style="list-style-type: none"> See Note #1 at the bottom of this table. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Coverage is subject to the "Coordination of Benefits Provision" under Appendix "D", Article 15 of the Collective Agreement.;
MAKING A CLAIM	<p>Great Food</p> <ul style="list-style-type: none"> Obtain a dental form from your employer for your dentist to complete if he/she is not set up to send your claim electronically to your insurance company. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Obtain a dental form from your employer for your dentist to complete if he/she is not set up to send your claim electronically to your insurance company.

VISION CARE

BASIC COVERAGE	<p>Great Food</p> <ul style="list-style-type: none"> \$200 maximum for eyeglasses or contact lenses in a 24-month period. This can include up to \$60 of the cost of an eye examination. There is an exception around replacement of lost, stolen or broken glasses. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> \$200 maximum in a 24-month period for optical appliance (and their repair) prescribed for correction of vision Prescribed Optical appliance as a result of a surgical procedure to a maximum total lifetime eligible expense of \$200. Eye examination by an optometrist once every 24 months or once every 12 months for a dependent child under 18. Coverage is subject to the "Coordination of Benefits Provision" under Appendix "D", Article 15 of the collective agreement.
CONTACT LENSES COVERAGE	<p>Great Food</p> <ul style="list-style-type: none"> Contact lenses for special conditions with a lifetime maximum of \$450. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Contact lenses for special conditions with a lifetime maximum of \$150.
MAKING A CLAIM	<p>Great Food</p> <ul style="list-style-type: none"> Obtain form from your employer and submit it for payment together with your receipt from your optometrist and your eyewear or vision correction appliance provider. 	<p>LOBLAWS</p> <ul style="list-style-type: none"> Obtain form from your employer and submit it for payment together with your receipt from your optometrist and your eyewear or vision correction appliance provider.

Note #1: There is an extensive Co-ordination of Benefits provision in the Great Food/Real Canadian Superstore Appendix if you or one of your dependents is entitled to benefits for the same expense under other plans. Check with the union if you have any questions about this Coordination of Benefits issue as it may affect how much you can claim under one or more benefit plans.

Note #2: The Coordination of Benefits provision for Loblaws is noted specifically under each benefit plan.

If you are leaving the company, some Great Food/Real Canadian Superstore benefit packages allow you to apply (within a certain time period) for an individual policy with the benefit provider without proof of insurability as long as the group policy is in effect at the time you apply. If you are leaving, review your collective agreement under Appendix "J" for more details or contact the union (1-800-637-5936).