



DOW CHEMICAL CANADA ULC

Survivor Group Benefits Program

Benefits at a Glance 2024-2025

EXTENDED HEALTH CARE	BASIC
Deductible (excluding hospital stay)	\$50 / person
Coverage	90% of the first \$2,000 paid expenses ^{1,2} 100% thereafter ¹ (excludes hospital stay) ² (excludes drugs for members in Quebec)
Drug reimbursement <ul style="list-style-type: none"> • Members residing outside Quebec • Members in Quebec without RAMQ 	90%
Drug reimbursement <ul style="list-style-type: none"> • Members in Quebec with RAMQ 	Not applicable
Medical services and supplies <ul style="list-style-type: none"> • crutches, canes, casts, rental of hospital beds, wheelchairs, ambulance services, etc. 	90%
Hospital expenses in your province	100%, up to a \$150/day maximum
Private duty nursing	90% up to \$25,000/3 years
Licensed Psychologist/ Social Worker <ul style="list-style-type: none"> • combined maximum • maximum \$25/visit 	90%, up to \$300 per person per benefit year
Licensed Massage therapist/ Speech therapist/ Acupuncturist/ Visual therapist	90%, up to \$300 per person per benefit year
Licensed Podiatrist/ Chiropodist <ul style="list-style-type: none"> • combined maximum • maximum \$25/visit 	90%, up to \$300 per person per benefit year
Licensed Chiropractor/ Osteopath/ Naturopath <ul style="list-style-type: none"> • maximum \$25/visit 	90%, up to \$300 per person per benefit year
Licensed Physiotherapist/ Occupational therapist <ul style="list-style-type: none"> • combined maximum 	90%, up to \$1,000 per person per benefit year
Licensed Ophthalmologist/ Optometrist	None
Orthopaedic shoes	\$400/pair; maximum 3 pairs/year
Orthotics	\$450/pair; maximum 3 pairs/year
Out of province emergency and referral <ul style="list-style-type: none"> • Lifetime maximum 	100% and 80% \$500,000
Annual maximum	\$4,000/year excluding hospital stay and Private duty nursing
Benefit year	January 1 – December 31

DENTAL CARE	BASIC	
Check-up frequency	Once every 9 months	
Preventive	80%	
Fillings and extractions	80%	
Basic; Periodontics/ Endodontics	50%	
Major	50%	Maximum for Bridges – \$800/year Maximum for Crowns – \$250/year
Dentures	50%	Maximum for Dentures – \$500/year
Benefit year maximum (other than maximums noted)	\$1,000	
Deductible	None	
Fee guide	2-year lag in Dental Association Fee Guide	

Preventive services include procedures typically performed at a Dental check-up, such as oral exams, cleanings and x-rays.

Basic services; Periodontics/ Endodontics include root canal treatment and minor surgical procedures.

Major services include procedures such as crowns, bridgework and major surgical procedures.

Denture services include full or partial dentures.

Life's brighter under the sun

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. PDF-6158-E 09-21 np-rn

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