

HEALTH/DENTAL EXPENSES

Provincial Health Insurance

Your basic medical and hospitalization coverage is provided through the Ontario government.

The cost to BNR to provide this coverage for you during 1993 is estimated to be \$

BNR's Health/Dental Plans

BNR reimburses you for many health care services and supplies which are not covered under your provincial health insurance plan. Insurance records show the following information for the 13 months ended April 30, 1993:

Health care expenses reimbursed \$
Dental expenses no reimbursement

Reimbursement under the Dental Plan is made on the basis of the 1992 Canadian Dental Association fee guide.

For details of your health care program, please consult Inquire "Benefits" or contact your HR Info Center.

IF YOU BECOME SICK OR DISABLED

The following plans are designed to provide income security should an illness or injury prevent you from working:

Short term - up to 52 weeks

Sickness and Accident benefits will pay you \$ a week, for up to 15 weeks, followed by \$ a week, for up to 37 weeks. These amounts represent 100% and 70% of your basic salary.

BNR provides Sickness and Accident benefits for all eligible employees and this fact is recognized by Unemployment Insurance, which allows BNR to pay a reduced premium on behalf of our employees. At least 5/12th of the value of any such reduction is shared with our employees through improvements in your benefits program.

Long term - beyond 52 weeks

Long Term Disability benefits will pay you \$ a month (70% of your basic salary), if you are totally disabled for a period of more than 52 weeks. These benefits are payable for as long as your disability lasts, up to age 65.

Company disability benefits are coordinated with primary government-provided disability benefits so that your total income from all sources does not exceed 70% of your basic salary. This 70% ceiling does not, however, include C/QPP disability benefits on behalf of dependent children, nor does it include cost of living increases in C/QPP benefits, after payments begin.

Canada Pension Plan (CPP)

If you are totally and permanently disabled and have met all CPP eligibility requirements, this plan will provide a monthly disability income of \$ for you and \$ for each dependent child under age 18. Benefits, other than children's benefits, received under this plan are integrated with Company disability benefits.

From Personal Benefit Statement Aug 1993