CBRE Flexible Benefit Plan

Benefits at a Glance

For Benefit Year of August 1, 2013 to July 31, 2014

### Silver Option (Default)
- Out-of-province/Canada emergency expenses: 100% for emergencies, and 80% for referrals.
- All remaining expenses: 50%
- Out-of-pocket maximum: None
- Semi-private Hospital room: maximum of $175 per day
- Convalescent hospital: $20 per day up to a maximum of 180 days, if ordered by a doctor
- Ambulance services
- Out-of-province/Canada referred services
- Out-of-province/Canada emergency medical assistance: up to 60 days per trip to $1,000,000 lifetime maximum
- Dental care due to accident (external to mouth)
- Medical equipment and supplies
- Paramedical services: $300 every benefit year for each type of practitioner. Practitioners MUST be licensed and registered.
- Private duty registered nursing: Maximum of $10,000 every benefit year or $25,000 every benefit year if Age 65 or older
- Hearing aids: $300 every 5 benefit years
- Vision Care: $200 every 24 months if 18 or over; 12 months if under 18
- Custom-made orthotic shoe inserts and prescribed arch supports: $200 every benefit year for foot abnormalities
- Orthopaedic shoes, shoe modifications (including if shoe forms part of a brace): $300 every benefit year for foot abnormalities. MUST be molded and prescribed.
- Drugs requiring a prescription (see note below):
  - Pay-direct drug card
  - Brand name drugs reimbursed at a lower percentage when Generic drug available
  - $7.00 per prescription dispensing fee maximum (does not apply to Quebec residents)
  - Fertility drugs whose primary use is to treat infertility: $3,000 lifetime maximum
  - Weight loss drugs, including appetite suppressants: $500 lifetime maximum
  - Anti-smoking aids that contain nicotine: $500 lifetime maximum

### Gold Option
- Out-of-province/Canada emergency expenses: 100% for emergencies, and 80% for referrals.
- All remaining expenses: 80%
- Out-of-pocket maximum: $1,000 of expenses, thereafter 100%
- Semi-private Hospital room: maximum of $200 per day
- Convalescent hospital: $20 per day up to a maximum of 180 days, if ordered by a doctor
- Ambulance services
- Out-of-province/Canada referred services
- Out-of-province/Canada emergency medical assistance: up to 60 days per trip to $1,000,000 lifetime maximum
- Dental care due to accident (external to mouth)
- Medical equipment and supplies
- Paramedical services: $300 every benefit year for each type of practitioner. Practitioners MUST be licensed and registered.
- Private duty registered nursing: Maximum of $10,000 every benefit year or $25,000 every benefit year if Age 65 or older
- Hearing aids: $500 every 5 benefit years
- Vision Care: $200 every 24 months if 18 or over; 12 months if under 18
- Custom-made orthotic shoe inserts and prescribed arch supports: $200 every benefit year for foot abnormalities
- Orthopaedic shoes, shoe modifications (including if shoe forms part of a brace): $300 every benefit year for foot abnormalities. MUST be molded and prescribed.
- Drugs requiring a prescription:
  - Pay-direct drug card
  - Brand name drugs reimbursed at a lower percentage when Generic drug available
  - $7.00 per prescription dispensing fee maximum (does not apply to Quebec residents)
  - Fertility drugs whose primary use is to treat infertility: $3,000 lifetime maximum
  - Weight loss drugs, including appetite suppressants: $500 lifetime maximum
  - Anti-smoking aids that contain nicotine: $500 lifetime maximum

### Platinum Option
- Out-of-province/Canada emergency expenses: 100% for emergencies, and 80% for referrals.
- All remaining expenses: 90%
- Out-of-pocket maximum: $1,000 of expenses, thereafter 100%
- Semi-private Hospital room: maximum of $200 per day
- Convalescent hospital: $20 per day up to a maximum of 180 days, if ordered by a doctor
- Ambulance services
- Out-of-province/Canada referred services
- Out-of-province/Canada emergency medical assistance: up to 60 days per trip to $1,000,000 lifetime maximum
- Dental care due to accident (external to mouth)
- Medical equipment and supplies
- Paramedical services: $400 per benefit year for each type of practitioner. Practitioners MUST be licensed and registered.
- Private duty registered nursing: Maximum of $10,000 every benefit year or $25,000 every benefit year if Age 65 or older
- Hearing aids: $500 every 5 benefit years
- Vision care: $300 every 24 months, 12 months if under 18
- Custom-made orthotic shoe inserts and prescribed arch supports: $350 every benefit year for foot abnormalities
- Orthopaedic shoes, shoe modifications (including if shoe forms part of a brace): $500 every benefit year for foot abnormalities. MUST be molded and prescribed.
- Drugs requiring a prescription:
  - Pay-direct drug card
  - Brand name drugs reimbursed at a lower percentage when Generic drug available
  - $7.00 per prescription dispensing fee maximum (does not apply to Quebec residents)
  - Fertility drugs whose primary use is to treat infertility: $3,000 lifetime maximum, each
  - Weight loss drugs, including appetite suppressants: $500 lifetime maximum
  - Anti-smoking aids that contain nicotine: $500 lifetime maximum

Notes:
- **Paramedicals for Alberta residents**: Chiropractor and Podiatrist services are paid under this plan after the Alberta Medicare plan has paid its annual maximum benefit.
- **Paramedicals for Ontario residents**: Podiatrist services are paid after the Ontario Medicare plan has paid its annual maximum benefit.
- **Prescription Drugs for Quebec residents**: If you select the Silver option and purchase prescription drugs listed on the RAMQ formulary, you will be reimbursed according to the provisions of the RAMQ plan.
- **Extended Health Care & Dental Care Terminates at age 70**
# Benefits at a Glance

For Benefit Year of August 1, 2013 to July 31, 2014

## Silver Option (Default)
- No annual deductible
- Dentists’ fee guide: General practitioner fee guide, from two prior years, in the province where treatment is received
- 50% coverage for preventive, basic, and major orthodontic services
- $1,500 every benefit year for all expenses combined, except Orthodontic services which has a $1,500 lifetime maximum
- Preventive and basic services:
  - 1 complete exam every 24 months
  - 1 recall exam and cleaning every 9 months for an adult and every 6 months for children
  - Fillings (excludes white fillings on molar teeth)
  - X-rays
  - Polishing/cleaning and topical fluoride treatment: every 9 months for an adult and every 6 months for children
  - 1 Oral hygiene instruction treatment every 9 months for adult and every 6 months for children
  - Fillings
  - Minor oral surgery and related anaesthesia
  - Endodontics <root canal therapy>
  - Periodontics <12 units, combined, for root planning, and scaling>
  - Rebase and reline of dentures
- Major services:
  - Inlays, onlays and gold foil restorations
  - Crowns
  - Veneers
  - Fixed bridges
  - Major oral surgery
  - Repair to bridges
  - Construction and insertion of bridges or a standard denture <excludes dentures with precision attachments>
- Orthodontic services (for children under 19):
  - Orthodontic examination
  - Surgical exposure of impacted tooth
  - Fixed or removable orthodontic appliances
  - Orthodontic band splint

## Gold Option
- No annual deductible
- Dentists’ fee guide: General practitioner fee guide, from two prior years, in the province where treatment is received
- 80% coverage for preventive and basic services; 50% for major and orthodontic services
- $1,500 every benefit year for all expenses combined, except Orthodontic services which has a $1,500 lifetime maximum
- Preventive and basic services:
  - 1 complete exam every 24 months
  - 1 recall exam and cleaning every 9 months for an adult and every 6 months for children
  - Fillings (excludes white fillings on molar teeth)
  - X-rays
  - Polishing/cleaning and topical fluoride treatment: every 9 months for an adult and every 6 months for children
  - 1 Oral hygiene instruction treatment every 9 months for adult and every 6 months for children
  - Fillings
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- Orthodontic services (for children under 19):
  - Orthodontic examination
  - Surgical exposure of impacted tooth
  - Fixed or removable orthodontic appliances
  - Orthodontic band splint

## Platinum Option
- No annual deductible
- Dentists’ fee guide: current general practitioner fee guide in the province where treatment is received
- 90% coverage for preventive and basic services; 50% for major and orthodontic services
- $2,000 every benefit year for all expenses combined, except Orthodontic services which has a $2,000 lifetime maximum
- Preventive and basic services:
  - 1 complete exam every 24 months
  - 1 recall exam and cleaning every 9 months for an adult and every 6 months for children
  - Fillings (excludes white fillings on molar teeth)
  - X-rays
  - Polishing/cleaning and topical fluoride treatment: every 9 months for an adult and every 6 months for children
  - 1 Oral hygiene instruction treatment every 9 months for adult and every 6 months for children
  - Fillings
  - Minor oral surgery and related anaesthesia
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# CBRE Flexible Benefit Plan

## Benefits at a Glance

**For Benefit Year of August 1, 2013 to July 31, 2014**

**OPTIONAL EMPLOYEE and OPTIONAL SPOUSE LIFE** (Terminates at age 70)

Units of $10,000, subject to a maximum of 50 units, or $500,000.

Coverage will take effect once Sun Life approves your and/or your spouse’s completed Statement of Health.

**BASIC EMPLOYEE LIFE** (Default) (Reduces by 50% at age 65 and Terminates at age 70)

1.5 times your basic annual earnings*, rounded to the next higher $1,000, subject to a Non-evidence maximum of $770,000 to a maximum benefit of $1,000,000.

*Basic annual earnings means your normal earnings not including bonus, overtime or incentive pay.

**OPTIONAL EMPLOYEE and OPTIONAL DEPENDENT CRITICAL ILLNESS**

Coverage will take effect once Sun Life approves your and/or your spouse’s completed Statement of Health.

- **EMPLOYEE:** Units of $10,000, subject to a minimum of $20,000 and a maximum of $50,000 not subject to completion of a Statement of Health and $100,000 subject to approval.
- **SPOUSE:** Provided you have selected the minimum coverage level of $20,000 you may also select coverage for your spouse.

**BASIC DEPENDENT LIFE** (Terminates at age 70)

- $10,000 Spouse, for loss of life
- $5,000 per Child, for loss of life

**OPTIONAL EMPLOYEE and OPTIONAL DEPENDENT ACCIDENTAL DEATH & DISMEMBERMENT** PROVIDED BY ACE INA Life Insurance company (Terminates at age 70)

Units of $10,000, subject to a maximum of 50 units, or $500,000.

**SHORT-TERM DISABILITY** (Terminates at retirement) STD benefits will be paid by CBRE if the claim has been approved by AON

66 2/3% of your gross weekly pre-disability income; STD payments will follow the regular bi-weekly pay schedule. The maximum period for which you may receive STD benefits is 120 calendar days (17 weeks), subject to the ongoing assessment of your eligibility.

**BASIC EMPLOYEE ACCIDENTAL DEATH & DISMEMBERMENT** (Default) PROVIDED BY ACE INA Life Insurance company

1 times your basic annual earnings*, rounded to the next $1,000, subject to a maximum benefit of $100,000.

*Basic annual earnings means your normal earnings not including bonus, overtime or incentive pay.
# CBRE Flexible Benefit Plan

## Benefits at a Glance

*For Benefit Year of August 1, 2013 to July 31, 2014*

### HEALTH SPENDING ACCOUNT (default for remaining flex credits)

The plan provides you with flex credits to allow you to select your benefit options. If you have remaining flex credits after you make your selections, they will be automatically allocated to a Health Spending Account. A Health Spending Account allows you to claim any medical and dental expenses eligible under the Income Tax Act. Credits are allocated to your account annually. Any unused amounts will be forfeited at the end of each benefit year. Credits allocated to this account are not subject to tax. In Quebec, however, provincial income tax is assessed on all expenses reimbursed (plus administrative fees and applicable taxes) from this account.

For additional information, consult the general Income Tax Guide published by the Canada Revenue Agency or the Interpretation Bulletin IT-519R2, Medical Expenses and Disability Tax Credits and Attendant Care Expense Deduction, available on the Canada Revenue Agency Internet site.

### LONG-TERM DISABILITY WITH COST-OF-LIVING ADJUSTMENT (Default) (Terminates at age 70 years less 120 days)

<table>
<thead>
<tr>
<th>Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>60% of the first $4,000 of your basic monthly earnings*, 50% of the next $3,000 of your basic monthly earnings, and 40% of your remaining basic monthly earnings.</td>
<td>The maximum amount of coverage available is $13,000 every month or $15,000 every month with approval of a Statement of Health.</td>
</tr>
<tr>
<td>Your benefits will be limited so that your income from all sources of benefits or payments would not exceed 85% of your pre-disability income. Benefits begin once you have been totally disabled for a continuous period of 120 days (the elimination period). Coverage extends to the greater of age 65 or two years of benefit payments, but ceases at age 70.</td>
<td>*Basic monthly earnings means your normal earnings not including bonus, overtime or incentive pay.</td>
</tr>
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<td>Totally disabled means you are prevented by illness or injury from performing the essential duties of your own occupation (not just your own job) during the elimination period.</td>
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### LONG-TERM DISABILITY WITHOUT COST-OF-LIVING ADJUSTMENT (Terminates at age 70 years less 120 days)

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### NOTE:

The information provided in this document is only a summary of the services/benefits available under the CBRE Flexible benefits plan; your contract has the full details. If there is discrepancy between this summary and the contract, the contract prevails.