



COMPENSATION & BENEFITS



BENEFIT SUMMARY AT CANADIAN NATURAL

Benefits: Group Health and Dental												
Benefit Type	Premium Paid by	Benefit Summary										
Vision Care	Canadian Natural	\$250 every 24 months for employees and dependants over age 19 \$250 every 12 months for dependants under age 19										
Extended Health Care	Canadian Natural	Eligible drugs reimbursed at 100% including up to a \$6 dispensing fee. Extended health services also include: Chiropractors, Physiotherapy, Podiatrists, Psychologists/Social Workers, Speech Therapy and Massage Therapy up to annual maximums.										
Dental Insurance	Canadian Natural	<table border="0"> <thead> <tr> <th><u>Eligible Work</u></th> <th><u>Reimbursement Level</u></th> </tr> </thead> <tbody> <tr> <td>Basic</td> <td>100%</td> </tr> <tr> <td>Major</td> <td>50%</td> </tr> <tr> <td>Orthodontics</td> <td>50%</td> </tr> <tr> <td>Accidental Injury</td> <td>100%</td> </tr> </tbody> </table> <p>Reimbursement is based on the fee guide in effect, to the current maximums.</p>	<u>Eligible Work</u>	<u>Reimbursement Level</u>	Basic	100%	Major	50%	Orthodontics	50%	Accidental Injury	100%
<u>Eligible Work</u>	<u>Reimbursement Level</u>											
Basic	100%											
Major	50%											
Orthodontics	50%											
Accidental Injury	100%											
Benefits: Group Life Insurance												
Basic Life	Canadian Natural	200% of annual basic earnings to a maximum of \$750,000										
Dependent Life	Canadian Natural	Spouse - \$10,000, Eligible Dependents - \$5,000										
Optional Life Insurance	Employee	Additional insurance at low group rates. Available in units of \$10,000 to a maximum of \$500,000. Evidence of insurability is required.										
Accidental Death & Dismemberment (AD&D)	Canadian Natural	Death Benefit - 200% of annual basic earnings to a maximum of \$750,000 Dismemberment Benefits - Benefit paid is based on the body part/function lost										
Travel Accidental Death & Dismemberment (AD&D)	Canadian Natural	All Employees, Non-Employee Directors and Contract Consultants - Injury sustained by the Insured Person during the course of any bona fide trip made by the Insured Person while on the business of Canadian Natural Death Benefit - \$250,000 Dismemberment Benefits - Benefit paid is based on the body part/function lost										
Voluntary Accidental Death & Dismemberment (AD&D)	Employee	Additional insurance protection available in units of \$10,000 to a maximum of \$300,000. Evidence of insurability is not required.										
Benefits: Disability Plans												
Short Term Disability	Canadian Natural	Salary continuance for a maximum period of 119 days. Medical documentation is required.										
Long Term Disability	Employee	Waiting Period: 119 days Monthly benefit payable is the sum of 66 2/3 % of the first \$2,500 of monthly basic pre-disability earnings + 50% of the balance of monthly basic earnings Maximum Benefit \$9,000 per month, or 85% of income, whichever is less										
Benefits: Other												
Wellness Program	Canadian Natural	A voluntary self-assessment program to promote preventative health measures, administered by Foothills Health Consultants										
Employee & Family Assistance Program (EFAP)	Canadian Natural	Wilson Banwell provides confidential, professional assistance for a broad range of personal and family challenges. A pro-active option for helping you manage your personal health and happiness.										

* All programs are subject to change at Management discretion

