

| CN/BC Rail Benefit Comparison | BC Rail | NOTES | CN Rail | NOTES |
|--|-------------------------------|---------------------------------|------------------------|---|
| BC Medical Premiums Paid | Yes (Save \$101.00 per month) | | No | Cost \$106.00 per month |
| Extended Health | Sun Life | | Sun Life | |
| Normal Dependent Age | 21 | | 21 | |
| After Death, Coverage for eligible dependents | 24 months | | unclear | appears to be end of month of death |
| Lifetime Benefit | \$1,000,000.00 | per person | \$40,000.00 | per person |
| Deductible | \$25.00 | per family | \$25.00 | per family |
| Coverage | 80% | | 80% | |
| 100% coverage after spending | \$1,000.00 | | NA | |
| Emergency Coverage out of Province (after deductible) | 100% | All Medical services | 80% | Hospital Services |
| Referred Services out of Province (after deductible) | 80% | | NA | |
| Emergency Coverage out of Country | \$1,000,000.00 | lifetime "additional coverage" | \$40,000.00 | Hospital Services incl. in lifetime max |
| Other Covered Services 80% (after deductible per person) | | | | |
| Nursing Care | 720 hours year | | Unknown | Requires pre-approval |
| Ambulance Services (incl outside Country) | Yes/Yes | | Yes/NA | |
| Paramedical | | | | |
| Ophthalmologist/Optomestrists | \$50.00 | every 2 years | \$25.00 | every 2 years |
| Physiotherapy and Massours | Yes | No dollar value provided | Physiotherapy Only | |
| Speech Therapists (per year) | \$500.00 | per year | Not Covered | |
| Psychologists/Clinic Counsellors | \$500.00 | per year | Not Covered | |
| Naturopaths/Chiropractors | \$200.00 | combined total per year | Not Covered | |
| Acupuncture | \$100.00 | per year | Not Covered | |
| Podiatrist/chiroprodists | \$100.00 | per year per speciality | Not Covered | |
| Extras | | | | |
| Eyeglasses | \$150.00 | every 2 years | \$150.00 | every 2 years |
| Hearing Aids | \$500.00 | includes laser vision repair | \$300.00 | every 3 years |
| Prescription Card | Yes | every 5 years, includes repairs | No | |
| Retiree Benefits | Yes | as per pension agreement | Partial | End of month of retirement |
| Emergency Travel Assistance | Yes | | Hospital services only | |
| Dental Care | up to 180 Days | | up to 180 days | within lifetime maximum |
| Deductible | Sun Life | | Great West Life | |
| | None | | \$35.00 | |

| | 100% Basic | 50% Major | 100% Basic | 50% Major |
|--|---------------------|---------------------|--|-------------------------|
| Percent covered | None | None | \$1,125.00 | 100% Basic 50% major |
| Yearly Maximum | \$5,000.00 | None | Notice | |
| Orthodontics (per person lifetime 50% coverage) | | | End of retirement month | |
| Retirement Benefits | | | | |
| | Sun Life | National Life | | |
| Short Term Disability (66.67% of basic weekly pay) | \$530.00 | \$530.00 | 26 weeks | per week Max |
| 26 weeks + 15 weeks EI | 41 weeks | 41 weeks | 41 weeks if eligible for EI's 15 weeks | |
| | \$1,760.00 | Monthly | NA | Pension Plan Provision |
| Long Term Disability (66.67% of monthly basic pay) | | | | |
| | Sun Life | National Life | | |
| | \$60,000.00 | \$30,000.00 | additional \$100,000.00 work related | |
| Life Insurance | \$50,000.00 | \$30,000.00 | Additional Accidental Death Benefit | |
| Coverage if Disabled | As long as disabled | No Premiums payable | 12 months | 10 months paid premiums |