Blue Mountain Resorts Group Benefit Program

We understand your needs are not like anyone else's. That's why Alterra Mountain Company's Flexible Benefits Program lets you choose the level of health, dental and income protection coverage that meets your needs.

How the Program Works

Income Protection

Company Paid:

- Employee basic life insurance
- Employee basic accidental death and dismemberment insurance

Employee Paid:

- Short Term and Long Term Disability (Year Round Full Time employees only)

Health & Dental Care

Three coverage levels to choose from:

Bronze – For basic health and dental needs or if you have coverage elsewhere

Silver – For average health and dental needs

Gold – For above average health and dental needs

Optional Coverage

You can purchase extra income protection for yourself, your spouse and/or your children

- Optional life insurance
- Optional accidental death and dismemberment
- Optional critical illness

Choosing Your Coverage

Coverage is selected through Workday when you become eligible to participate in the plan. There is a 90 day waiting period for benefits. Your coverage choice will remain in effect from January 1 to December 31 each year.

Changing Your Coverage

- During our annual open enrollment, with changes becoming effective January 1st
- Within 31 days of experiencing a life event

Health Spending Account (HSA)

Alterra dollars not used to assist in covering the cost of your chosen health and dental care option are automatically deposited each pay period into a Health Spending Account **(Bronze coverage only)**. You can use these funds to help pay for eligible medical and dental expenses not covered under our Benefit Plan or your spouse's plan.

You can choose from three Health Care and Dental Care options - Bronze, Silver or Gold. **You must make the same choice for both Health and Dental Care.**

HEALTH CARE	Bronze	Silver	Gold
Preventive and emergency care			
· Reimbursement	100%		
· Emergency Travel Insurance	Maximum 60 days per trip		
· Nursing Care	Maximum 720 hours per year		
· Smoking cessation	$350 lifetime maximum		
· Vaccinations	$400 per year		
Prescription Drugs			
· Deductible	You pay $900/person or family	You pay $11 per prescription	You pay $11 per prescription
· Coverage after deductible	100%	80%	100%
Other health care			
· Reimbursement	Not applicable	80%	100%
· Hospital	Not covered	Semi-private room	Private room
· Orthotics/Orthopaedic shoes	Not covered	$300/yr ($150/yr for a child)	$600/yr ($300/yr for a child)
· Vision care	Not covered	$200/24 months (child -12 months)	$300/24 months (child -12 months)
· Eye exams	Not covered	Every 24 months to customary amount	Every 24 months to customary amount
· Paramedical Services*	Not covered	$1,000/yr for all practitioners combined	$1,500/yr for all practitioners combined
· Psychologist Services**	Not covered	$1000/yr for all practitioners combined	$1,500/yr for all practitioners combined

*Includes the following practitioners: Acupuncturists, Audiologist, Certified Athletic Therapist, Chiropodist, Chiropractor, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Registered Dietician, Registered Massage Therapist, Speech Therapy

**Includes the following Practitioners: Clinical Psychologist, Psychotherapist, Registered Clinical Counsellor (RCC), Registered Social Worker

DENTAL CARE	Bronze	Silver	Gold
Preventive, basic and major care			
· Deductible	$200 per person/family (no deductible for preventive care)	None	None
· Reimbursement	75%	80% - Preventive and Basic	90% - Preventive and Basic
· Annual maximum	$1,000	$2,000	$3,000
· Checkup	9 units of scaling per year	9 units of scaling per year	9 units of scaling per year
· Recall exams	Every 6 months	Every 6 months	Every 6 months
Orthodontics			
· Reimbursement	No coverage	50%	60%
· Lifetime maximum	No coverage	$2,000	$5,000

Employee Assistance Program (EAP)

Telus Health offers someone to talk to and resources to consult whenever and wherever you need them

Support is available **24/7, 365 days** a year and includes assistance with:

- Building resilience and managing stress
- Financial wellbeing and planning support
- Whole body health and wellness
- Personal growth and emotional balance

Online: one.telushealth.com > **Username:** alterra **Password:** mountain

Call: 1-833-811-9964

Income Protection Coverage

Benefit	Coverage Provided
Employee Basic Life Insurance	2 times your annual income, up to $750,000 (reduced by 50% at age 65)
Employee Basic Accidental Death & Dismemberment Insurance	2 times your annual income, up to $750,000 (reduced by 50% at age 65)
Short Term Disability Insurance	Income replacement for employees who cannot work due to illnesses and or non-work-related injuries. Benefit begins after and employee has been off for 7 days due to illness or begins immediately due to hospitalization/surgery. There is an approval process. Employees will be covered for **60% of their weekly earnings to a maximum of $1000 per week, tax free.**
Long Term Disability Insurance	Income replacement for employees who cannot work due to illnesses and or non-work-related injuries. Benefit begins after and employee has been off for 7 days due to illness or begins immediately due to hospitalization/surgery. There is an approval process. Employees will be covered for **60% of their weekly earnings to a maximum of $8000 per month, tax free.**

Optional Income Protection Coverage

Benefit	Coverage Available	Proof of Good Health Required
Optional Life Insurance		
For you and/or your spouse	Up to $500,000, in units of $25,000	Yes
For your dependent children	Up to $500,000, in units of $25,002	No
Optional Accident Insurance		
For you and/or your spouse	Up to $500,000, in units of $25,000	No
For your dependent children	Up to $500,000, in units of $25,000	No
Optional Critical Illness Insurance		
For you and/or your spouse	Up to $500,000, in units of $10,000	Yes

	Blue Mountain Pays	Employee Pays
Life & Accident Insurance	✓	
Health & Dental Care	✓	✓
STD & LTD (YRFT only)		✓
Optional Insurance Protection		✓

There are no employee premiums for Bronze Health & Dental coverage

2027 Rates – Medical & Dental

Option	Family Status	Employee Medical & Dental Cost Per Pay
Bronze	Employee Only	($10.50)
	Employee + 1 dependent	($10.50)
	Employee + 2 or more dependents	($10.50)
Silver	Employee Only	$15.41
	Employee + 1 dependent	$23.43
	Employee + 2 or more dependents	$35.96
Gold	Employee Only	$58.37
	Employee + 1 dependent	$70.62
	Employee + 2 or more dependents	$87.52

Short Term & Long Term Disability

Year Round Full Time Employees Only	
Annual Salary	**Bi-weekly deduction**
$40,000	$33
$60,000	$49
$80,000	$58

Employee STD/LTD premiums are based on annual income. Premiums shown above are approximate based on salaries indicated above. If an employee makes less than the above salaries, the premiums will be lower. If an employee makes more than the above salaries, the premiums will be higher.

Every effort has been made to ensure this information is accurate. In the event of a discrepancy between this information and the contractual agreement with Sun Life or the cost calculations made in Denver, the contractual agreement and Denver's calculations will take precedent