

**Marvell Semiconductor Canada Inc.**

**BENEFIT SUMMARY**

|  | Canada Life   | Desjardins  |
|--|---|---|
| <b>General Provisions</b>                          |   |   |
| Child Coverage Terminates at Age                   | 21  | 21  |
| Student Extension to Age                           | 25  | 26  |
| <b>Life Insurance and A.D. &amp; D.</b>            |   |   |
| Benefit Amount - Life insurance                    | 200% of annual earnings   | 200% of annual earnings   |
| Non-evidence Maximum                               | \$678,000   | \$700,000   |
| Overall Maximum                                    | \$750,000   | \$1,000,000   |
| Reduction Schedule                                 | 50% at age 65   | 50% at age 65   |
| Termination Age                                    | age 71 or earlier retirement  | age 71 or earlier retirement  |
| <b>Dependent Life Insurance</b>                    |   |   |
| Spouse Amount/Child Amount                         | \$10,000/\$5,000  | \$10,000/\$5,000  |
| Children Covered from Age                          | live birth  | From birth, including a stillborn child after at least 20 weeks of gestation  |
| Termination Age                                    | age 71 or earlier retirement  | age 71 or earlier retirement  |
| <b>Short Term Disability</b>                       |   |   |
| Benefit Amount                                     | 75% of weekly earnings  | 75% of weekly earnings  |
| Non-evidence Maximum                               | \$1,247   | \$1,384   |
| Overall Maximum                                    | \$1,384   | \$1,384   |
| Waiting Period - Accident/Sickness/Hospitalization | 0/7/0   | 0/7/0   |
| Maximum Benefit Period                             | 17 weeks  | 17 weeks  |
| Termination Age                                    | at retirement   | Age 71 or earlier retirement  |
| Taxability of Benefits                             | Taxable   | Taxable   |
| <b>Long Term Disability</b>                        |   |   |
| Benefit Amount                                     | 68.5% of the first \$2,500 of monthly earnings plus<br>50.5% of the next \$2,500 of monthly earnings plus<br>42.5% of the remainder | 68.5% of the first \$2,500 of monthly earnings plus<br>50.5% of the next \$2,500 of monthly earnings plus<br>42.5% of the remainder |
| Non-evidence Maximum                               | \$5,400   | \$9,750   |
| Overall Maximum                                    | \$10,000  | \$13,500  |
| Waiting Period                                     | 120 days  | 17 weeks  |
| Definition of Disability                           | 2 years own job   | 2 years own occupation  |
| Maximum Benefit Period                             | to age 65   | to age 65   |
| Termination Age                                    | age 65 or earlier retirement  | age 65 or earlier retirement  |
| Taxability of Benefits                             | non-taxable   | non-taxable   |
| <b>Health Care</b>                                 |   |   |
| Deductible - Drugs/Dispensing Fee Cap              | none  | none  |
| Co-insurance - Drugs                               | 100%  | 100%  |
| Co-insurance - Professional Services               | 100% for chiropractors/physiotherapists & psychologists, 80% for all others   | 100% for all paramedical practitioners  |
| Co-insurance - Other Health Care                   | 100%  | 100%  |
| Drug Card  | Mandatory Generic   | Mandatory Generic   |
| Fertility Coverage                                 | Reasonable and Customary for Drugs only   | \$15,000 each calendar year (for Drugs and Treatment combined)  |
| Preventative Vaccines                              | No coverage   | Covered   |
| Hospital   | semi-private  | semi-private  |
| In-home Nursing Care                               | \$10,000 for a maximum of 12 months per condition   | \$10,000 for a maximum of 12 months   |
| Psychologist                                       | \$500 each calendar year (includes social workers and psychotherapist)  | \$500 each calendar year (includes social workers and psychotherapist)  |
| Chiropractor                                       | \$500 each calendar year  | \$500 each calendar year  |
| Acupuncture  | \$500 each calendar year  | \$500 each calendar year  |
| Podiatrist/Chiropodist                             | \$500 each calendar year  | \$500 each calendar year  |
| Physiotherapist                                    | \$500 each calendar year  | \$500 each calendar year  |
| Naturopath   | \$500 each calendar year  | \$500 each calendar year  |
| Osteopath  | \$500 each calendar year  | \$500 each calendar year  |
| Speech Therapist                                   | \$500 each calendar year  | \$500 each calendar year  |
| Massage Therapist                                  | \$500 each calendar year  | \$500 each calendar year  |
| Other Paramedical Services                         | Dieticians - \$500 each calendar year   | Dieticians - \$500 each calendar year   |
| Orthotics  | \$300 every 12 months combined with orthopedic shoes  | \$300 every 12 months   |
| Orthopedic Shoes                                   | \$300 every 12 months combined with orthotics   | Covered at one pair per calendar year up to a maximum of \$500  |
| Hearing Aids                                       | \$700 every 5 years   | \$700 every 5 years   |
| Eye Exams  | 1 every 12 months   | 1 every 12 months (adults) 1 every 12 months (children under age of 18)   |
| Vision Care  | \$300 every 24 months (combined for eyeglasses, contact lenses, and laser eye surgery)  | \$300 every 24 months (combined for eyeglasses, contact lenses, and laser eye surgery)  |
| Out-of-Province/Country                            | 100%  | 100%  |
| Trip Limitation                                    | 60 days   | 180 days  |
| Termination Age                                    | at retirement   | at retirement   |
| <b>Dental Care</b>                                 |   |   |
| Deductible   | \$0   | \$0   |
| Co-insurance - Basic                               | 100%  | 100%  |
| Co-insurance - Major                               | 50%   | 50%   |
| Co-insurance - Orthodontics                        | 50% (children age 6 to 18 when treatment starts)  | 50% (children under 18)   |
| Annual Maximum - Basic                             | \$2,500 combined with major   | \$2,500 combined with major   |
| Annual Maximum - Major                             | \$2,500 combined with basic   | \$2,500 combined with basic   |
| Lifetime Maximum - Orthodontics                    | \$2,000   | \$2,000   |
| Recall Exam Frequency                              | twice a year  | once every 6 months   |
| Fee Guide  | province of service   | province of service   |
| Termination Age                                    | at retirement   | at retirement   |
| <b>Additional Benefits</b>                         |   |   |
| Medical Second Opinion Service                     | Best Doctors  | Included  |
| Virtual Health Care Service                        | Consult+  | TELUS Health Virtual Care   |

\*\*\*\*Note: In the event there is a discrepancy between this document and the formal plan or policy documents; the formal plan or policy documents will take precedence\*\*\*\*