

Inphi Canada Ltd.

BENEFIT SUMMARY - All Employees

Great-West Life #239711

General Provisions	
Eligibility Period	date of employment
Definition of Salary	current annual salary excluding overtime and bonuses
Child Coverage Terminates at Age	21
Student Extension to Age	25
Life Insurance and A.D. & D.	
Benefit Amount - Life insurance	200% of annual earnings
Non-evidence Maximum	\$315,000
Overall Maximum	\$500,000
Reduction Schedule	50% at age 65
Termination Age	age 71 or earlier retirement
Dependent Life Insurance	
Spouse Amount/Child Amount	\$10,000/\$5,000
Children Covered from Age	live birth
Termination Age	age 71 or earlier retirement
Short Term Disability	
Benefit Amount	75% of weekly earnings
Non-evidence Maximum	\$1,247
Overall Maximum	\$1,384
Waiting Period - Accident/Sickness/Hospitalization	0/7/0
Maximum Benefit Period	17 weeks
Termination Age	at retirement
Taxability of Benefits	taxable
Long Term Disability	
Benefit Amount	68.5% of the first \$2,500 of monthly earnings plus 50.5% of the next \$2,500 of monthly earnings plus 42.5% of the remainder
Non-evidence Maximum	\$5,400
Overall Maximum	\$10,000
Waiting Period	120 days
Definition of Disability	2 years own job
Maximum Benefit Period	to age 65
COLA	not included
Termination Age	age 65 or earlier retirement
Taxability of Benefits	non-taxable
Critical Illness	not included

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Health Care	
Preferred Provider Arrangement	not included
Deductible - Drugs/Dispensing Fee Cap	\$2 per prescription
Deductible - Other Health Care	\$0
Co-insurance - Drugs	100%
Co-insurance - Professional Services	100% for chiropractors/physiotherapists & psychologists, 80% for all others
Co-insurance - Other Health Care	100%
Drug Card	Mandatory Generic
Hospital	semi-private
In-home Nursing Care	\$10,000 for a maximum of 12 months per condition
Psychologist	\$500 each calendar year (includes social workers)
Chiropractor	\$500 each calendar year
Acupuncture	\$500 each calendar year
Podiatrist/Chiropodist	\$500 each calendar year
Physiotherapist	\$500 each calendar year
Naturopath	\$500 each calendar year
Osteopath	\$500 each calendar year
Speech Therapist	\$500 each calendar year
Massage Therapist	\$500 each calendar year
Other Paramedical Services	Dieticians - \$500 each calendar year
Orthotics	\$300 every 12 months combined with orthopedic shoes
Orthopedic Shoes	\$300 every 12 months combined with orthotics
Hearing Aids	\$700 every 5 years
Eye Exams	for children 18 and under - 1 every 12 months for any other person - 1 every 24 months
Vision Care	for children 18 and under - \$200 every 12 months for any other person - \$200 every 24 months
Out-of-Province/Country	100%
Trip Limitation	60 days
Termination Age	at retirement
Dental Care	
Deductible	\$0
Co-insurance - Basic	100%
Co-insurance - Major	50%
Co-insurance - Orthodontics	50% (children age 6 to 18 when treatment starts)
Annual Maximum - Basic	\$2,500 combined with major
Annual Maximum - Major	\$2,500 combined with basic
Lifetime Maximum - Ortho	\$2,000
Recall Exam Frequency	twice a year
Fee Guide	province of service
Termination Age	at retirement
Additional Benefits	
Employee Assistance Plan	CoreContact
Medical Second Opinion Service	Best Doctors