



Introduction

Your employee benefits are designed to contribute to your total well-being and that of your family. They ensure protection in the areas of health and dental care costs, income security in case of disability, and benefits for employees and survivors in the event of injury or death.

To keep you informed of your benefits as of today, we are pleased to provide you with up-to-date information on various human resources programs available to active Canadian employees of Air Canada.

In this document, you will find a summary of the main features of the following plans and policies:

- ▶ Health Care
- ▶ Dental Care
- ▶ Life and Accident coverage
- ▶ Personal Insurance program

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inside***





The document is quite comprehensive, and although all sections may not be of equal interest to you, we hope you will find this a helpful guide on those topics which are.

More information?

The official group insurance contracts, administrative services agreements and plan texts describe in detail all the provisions applicable to your coverage and will govern in case of discrepancies. If you wish to know more about the terms and conditions of the programs, or if you need to find out how they apply in a specific situation not described in the following sections, the staff at **Employee Services** will be happy to help you. They can be reached toll free at 1-877-645-5000 or e-mail: eServices@aircanada.ca; Portal / **Employee Self Service (ESS) tool**.

This document has been designed to be simple and clear. After all, we believe that the programs will work better for you if you have a good understanding of them. Please read the parts that interest you and discuss them with your family.

Also, please note that, in the document, the male gender includes the female gender and is used only to simplify reading.

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