



GROUP INSURANCE BENEFITS PROGRAM

Take the right direction

As the owner, would you like to get personal coverage in case of a disability, even if you decide not to cover your employees?

UAP Inc. is pleased to invite you and your employees to participate in the Group Insurance Benefits Program.

Join other Associated Stores and NAPA AUTOPRO Members who are already taking advantage of this attractive program sponsored by UAP Inc. It offers great features:

- ▶ Sound protection for everyone, owners and employees
- ▶ Flexibility to meet your specific needs
- ▶ Affordability in the short and long term
- ▶ Easy to manage, to use and to understand

Should you and your employees participate?

If you answer **YES** to one or all of the following, you will want to consider participating in the program.

- ▶ Would your employees and their families benefit from financial help to cover their health and dental expenses?
- ▶ Are your employees the sole or main breadwinners in their families?
- ▶ Would your employees and their families need more income to live on in the event of death or disability?

UAP's Employee Service Center of Human Resources

1 800 923-7904

hrrservicecenter@uapinc.com



*Taking the Right Direction
Mars 2004*

HEALTH CARE	Benefits automatically offered to you and your employees
Annual deductible	\$50
Hospital coverage	100% (semiprivate room)
Drug coverage	80% until employee reaches an annual out-of-pocket limit of \$750 per person (maximum \$1,500 per family), and 100% afterward
Other types of coverage	80%
Opting out	Yes (Proof of coverage elsewhere required)

DENTAL CARE	Benefits automatically offered to you and your employees
Annual deductible	\$50
Basic care	80%
Major care	50%
Orthodontics	50% (Subject to 1-year waiting period)
Annual maximum/person for basic and major care	\$1,500
Lifetime maximum per person for orthodontics	\$2,500 (\$1,250 per year)
Dental fee guide	Previous year
Opting out	Yes (Proof of coverage elsewhere NOT required)

LIFE AND ACCIDENT INSURANCE	Benefits automatically offered to you and your employees
Basic life insurance	1 x base salary
Optional life insurance	<ul style="list-style-type: none"> • Employee \$10,000 to \$200,000 • Spouse \$10,000 • Children \$5,000
Optional accident insurance	\$10,000 to \$250,000

You can still enrol in the short-term disability plan even if you do not enrol your employees.



You automatically enrol in the long-term disability plan, even if you do not enrol your employees.



SHORT-TERM DISABILITY	Benefits that you may choose for you and your employees*
Coverage	66.67% x base salary Payable after 15 days of disability, up to 15 weeks
Maximum weekly benefit	\$1,500
Opting out	Yes (Owner decides whether to enrol for the store or not; regardless of decision for store, owner can join the plan and become eligible for benefits after 4 weeks)

* Your decision for short-term disability coverage is independent of your decision for long-term disability coverage, and vice versa.

LONG-TERM DISABILITY	Benefits that you may choose for you and your employees*
Coverage	60% x base salary Payable after 17 weeks
Maximum monthly benefit	\$5,000
Cost-of-living adjustment	Increase in Consumer Price Index (max. 3%)
Opting out	Yes (Owner decides whether to enrol for the store or not, but the owner must be covered regardless of the decision)

* Please note that certain limitations and conditions apply for all benefits

