

# Benefits-at-a-Glance

NON-UNION STAFF (CLASS CODE #870) AT ALOUETTE  
ADDICTIONS SERVICES SOCIETY

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

## GROUP LIFE

- » Benefit Amount: \$50,000
- » Includes Advance Payment program for terminally ill employees

## ACCIDENTAL DEATH & DISMEMBERMENT

- » Benefit Amount: \$50,000
- » Scheduled amount paid for dismemberment or loss of use

## LONG TERM DISABILITY

- » Benefit Amount: 66-2/3% of monthly earnings. Benefit is taxable.  
Qualification Period: 6 months
- » Own Occupation: 12 months (excluding qualification period)
- » Any Occupation: after 12 months (excluding qualification period)

## DENTAL

- » **Basic Services**  
(exams, fillings, etc.) .....100%
- » **Major Services**  
(crowns, bridges, etc.) .....50%  
*Parts A & B combined maximum is \$1,500 per year*
- » **Orthodontic Services**  
(braces) .....50%  
lifetime maximum \$1,500; employee must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage

## EXTENDED HEALTH

- » **Annual Deductible** .....\$100
- » **Reimbursement of Eligible Expenses**
  - under \$1,000/calendar year ..... 80%
  - over \$1,000/calendar year ..... 100%
- » **Lifetime Maximum** ..... unlimited
- » **Annual Maximum:**
  - Acupuncturist .....\$100
  - Chiropractor .....\$200
  - Massage Therapist.....\$400
  - Naturopathic Physician .....\$200
  - Physiotherapist.....\$400
  - Psychologist .....\$500  
*Includes Clinical counselor and Registered Social Worker*
  - Podiatrist .....\$200
  - Speech Therapist .....\$100
- » **Orthopedic Shoes and Orthotics**
- » **Out-of-Province/  
Out-of-Country Emergencies** ..... 100%
- » **Prescription Drugs**
  - Pay Direct Claims
  - Includes oral contraceptives
  - PharmaCare tie-in
  - Reimbursement is subject to PharmaCare's Low Cost Alternative and Reference Based Pricing payment policies
- » **Hearing Aids** .....\$600 per 48 months
- » **Vision Care** .....\$225 per 24 months
- » **Wigs or Hairpieces** .....\$500 per lifetime

## CARESnet

You can obtain online information on your Dental and Extended Health coverage and claims through CARESnet. You can access CARESnet through Pacific Blue Cross' website at [www.pac.bluecross.ca/caresnet/](http://www.pac.bluecross.ca/caresnet/).

All benefits are subject to the applicable Collective Agreement currently in force, the Pacific Blue Cross and Great-West Life contracts, and the Healthcare Benefit Trust's Plan document.

*Benefits-at-a-Glance is intended as a summary only.*

For more information, please refer to your benefits booklet.



Effective: September 1, 2017