

Benefits-at-a-Glance

for regular employees covered by the

NURSES' AGREEMENT 2019-2022

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

GROUP LIFE

Benefit Amount

- » \$50,000 death benefit
- » Includes Advance Payment program for terminally ill employees

LONG TERM DISABILITY

- » **Benefit Amount**..... 70% of the first \$6,809 (RN's) or \$4,029 (LPN's) of basic monthly earnings and 50% of the excess, with adjustments
- » **Qualification Period**... 4 months
- » **Own Occupation** 24 months (excluding qualification period)
- » **Any Occupation** after 24 months (excluding qualification period)

DENTAL

- » **Basic Services** (exams, fillings, etc.)..... 100%
 - » **Major Services** (crowns, bridges, etc.)..... 60%
 - » **Orthodontic Services** (braces) 60%
- Orthodontics lifetime maximum is \$2,750; employee must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage.

ACCIDENTAL DEATH & DISMEMBERMENT

Benefit Amount

- » \$50,000 accidental death benefit
- » Scheduled amount paid for dismemberment or loss of use

EXTENDED HEALTH

- » **Deductible**..... \$25/calendar year
 - » **Reimbursement** 80%*
- Prescription Drugs**

 - Pay-direct claims
 - Blue Rx drug formulary
 - Refer also to www.pac.bluecross.ca/pca
- » **Lifetime Maximum**..... unlimited
 - » **Acupuncturist**..... \$100 annual maximum*
 - » **Chiropractor** \$200 annual maximum*
 - » **Hearing Aids**..... \$1,000 per ear every 5 years*
 - » **Massage Therapist** unlimited
 - » **Naturopathic Physician** .. \$200 annual maximum*
 - » **Out-of-Province/
Out-of-Country Emergencies**..... unlimited;
reimbursement at 100%
 - » **Physiotherapist**..... unlimited
 - » **Podiatrist** \$400 annual maximum*
 - » **Psychologist**..... \$900 annual maximum*
 - » **Speech Therapist**..... \$100 annual maximum*
 - » **Vision Care** \$350 every 24 months;
reimbursement at 100%

*Unless otherwise noted, you will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied, and 100% of eligible expenses after \$1,000 of claims have been paid in a calendar year.

PBC Member Login - You can obtain online information on your Dental and Extended Health coverage and claims through the PBC Member Login. You can access PBC Member Login through Pacific Blue Cross' website at service.pac.bluecross.ca/member.

All benefits are subject to the applicable Collective Agreement currently in force, the Pacific Blue Cross and Canada 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 benefit booklet.



Effective: April 1, 2019