

Benefits-at-a-Glance

for employees covered by the

COMMUNITY LIVING SERVICES AGREEMENT

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

GROUP LIFE

- » To age 64: \$50,000
- » Age 64 - 69: Coverage reduces by 50%
- » Age 70: Coverage ceases
- » Includes Advance Payment program for terminally ill employees

ACCIDENTAL DEATH & DISMEMBERMENT

- » Death benefit is equal to the Group Life benefit amount
- » Scheduled amount paid for dismemberment or loss of use

LONG TERM DISABILITY

- » 70% of the first \$2,800 of gross monthly earnings and 50% of the excess, with adjustments
- » Qualification Period: 6 months
- » Own Occupation: 12 months (excluding qualification period)
- » Any Occupation: after 18 months (including qualification period)

DENTAL

- » **Basic Services "Part A"**
(exams, fillings, etc.) 100%
Recall exams is once every 9 months for adults and twice per calendar year for children.
- » **Major Services "Part B"**
(crowns, bridges, etc.) 60%
- » **Orthodontic Services "Part C"**
(braces) 60%
lifetime maximum \$2,750

An employee must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage.

EXTENDED HEALTH

- » **Annual Deductible** \$45
- » **Reimbursement of Eligible Expenses**
 - under \$1,000/calendar year 80%
 - over \$1,000/calendar year 100%
- » **Lifetime Maximum** unlimited
- » **Annual Maximum:**
 - Acupuncturist \$500*
 - Chiropractor \$500*†
 - Massage Therapist \$500*†
 - Naturopathic Physician \$500*†
 - Physiotherapist \$500*†
 - Registered Psychologist \$500*
Includes Registered Clinical Counselor and Registered Social Worker
 - Podiatrist \$500*†
 - Speech Therapist \$500*
- » **Orthopedic Shoes and Orthotics**
 - Adults \$500*
 - Children \$300*
- » **Out-of-Province/
Out-of-Country Emergencies** unlimited
- » **Prescription Drugs**
 - BlueNet Pay Direct Drug Card
 - Pharmacare tie-in
- » **Hearing Aids** \$1,000 every 48 months for adults*
\$1,000 every 24 months for children*
- » **Vision Care** \$225 per 24 months*

* You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.

† You will be reimbursed 80% of \$10 per visit for the first 12 visits in a calendar year, subject to any deductible, coinsurance and annual maximums.

CARESnet

You can obtain online information on your Dental and Extended Health coverage and claims through CARESnet. You can access CARESnet through the Healthcare Benefit Trust's website at www.hbt.ca or through Pacific Blue Cross' website at www.pac.bluecross.ca/caresnet/.

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

For more information,
please refer to your
benefits booklet.



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

Effective: April 1, 2013