

Benefits-at-a-Glance

for regular employees covered by the

COMMUNITY AGREEMENT (2014-2019)

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

GROUP LIFE

Benefit Amount: \$50,000

- » Includes Advance Payment program for terminally ill employees

LONG TERM DISABILITY

- » **Benefit Amount** 70% of the first \$2,800 of basic monthly earnings and 50% of the excess, with adjustments
- » **Qualification Period** 5 months
- » **Own Occupation Period** .. 19 months (excluding qualification period)
- » **Any Occupation period** ... after 19 months (excluding qualification period)

DENTAL

- » **Basic Services** (exams, fillings, etc.) 100%
Recall exam for adults and children once every 9 months
- » **Major Services** (crowns, bridges, etc.) 60%
- » **Orthodontic Services** (braces) 60%;
lifetime maximum \$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

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

EXTENDED HEALTH

- » **Deductible** \$100/calendar year
- » **Reimbursement** 80%
- » **Lifetime Maximum** unlimited
- » **Acupuncturist** \$100 annual maximum*
- » **Chiropractor** \$200 annual maximum*
- » **Hearing Aids** \$600 every 48 months*
- » **Massage Therapist** \$1,000 annual maximum*
- » **Naturopathic Physician** \$200 annual maximum*
- » **Orthopedic Shoes/Orthotics**
- » **Out-of-Province/
Out-of-Country Emergencies** unlimited
- » **Physiotherapist** unlimited
- » **Podiatrist** \$200 annual maximum*
- » **Prescription Drugs**
 - Pay-direct prescription drug card
 - Prescription drugs listed on the BC PharmaCare Formulary; includes Prometrium
 - Cap on dispensing fees is the greater of \$10 or the maximum reimbursed by PharmaCare*
- » **Speech Therapist** \$100 annual maximum*
- » **Vision Care** \$350/24 months*

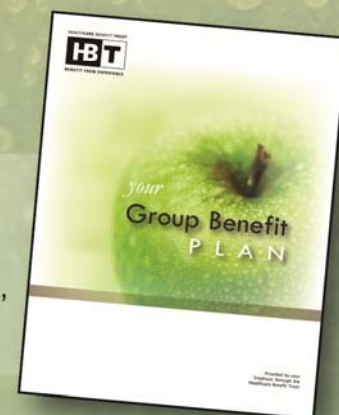
**You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.*

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/.

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: October 1, 2015