

Benefits-at-a-Glance

for casual employees covered by the

NURSES' AGREEMENT 2014-2019

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

DENTAL

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

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.

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/.

All benefits are subject to the applicable Collective Agreement currently in force, the Pacific Blue Cross contract 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: January 1, 2017