

# Benefits-at-a-Glance

for regular employees covered by the

## NURSES' AGREEMENT 2014-2019

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 \$6,199 (RN's) or \$3,540 (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](http://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/](http://www.pac.bluecross.ca/caresnet/).

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

For more information, please refer to your benefit booklet.

