

Benefits-at-a-Glance

for regular employees covered by the

COMMUNITY AGREEMENT

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** 19 months (excluding qualification period)
- » **Any Occupation** 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
- An 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*
- » **Massage Therapist**..... \$1,000 annual maximum*
- » **Naturopathic Physician** ... \$200 annual maximum*
- » **Orthopedic Shoes and Orthotics**
One pair including repairs, with replacements when needed by normal wear and tear
- » **Out-of-Province/
Out-of-Country Emergencies**..... unlimited
- » **Physiotherapist** unlimited
- » **Podiatrist**..... \$200 annual maximum*
- » **Prescription Drugs**
BlueNet prescription drug card. Coverage is tied to Pharmacare (excludes oral contraceptives)
- » **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 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, 2010