

# Benefits-at-a-Glance

for regular employees covered by the

## HEALTH SCIENCE PROFESSIONALS AGREEMENT (2012-2019)

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

### GROUP LIFE

- » Benefit Amount: \$50,000
- » 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 \$5,705 of basic monthly earnings and 50% of the excess, with adjustments
- » Qualification Period: 5 months
- » Own Occupation Period: 24 months
- » Any Occupation Period: after 24 months (excluding qualification period)

### DENTAL

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

### EXTENDED HEALTH

- » **Annual Deductible**..... \$100
- » **Reimbursement of Eligible Expenses** ..... 80%
- » **Lifetime Maximum** ..... unlimited
- » **Annual Maximum:**
  - Acupuncturist ..... \$100\*
  - Chiropractor ..... \$200\*
  - Hearing Aids.....\$600\* every 48 months
  - Massage Therapist ..... unlimited
  - Naturopathic Physician ..... \$200\*
  - Physiotherapist..... unlimited
  - Podiatrist..... \$400\*
  - Registered Psychologist and Registered Clinical Counselor ..... \$900\*
  - Speech Therapist..... \$100\*
- » **Orthopedic Shoes/Orthotics**
- » **Out-of-Province/ Out-of-Country Emergencies** ..... 100%
- » **Prescription Drugs**
  - Pay-direct prescription drug card
  - Prescription drugs listed on the BC PharmaCare formulary, drugs approved by Special Authority, Prometrium, standard oral contraceptives and contraceptive injectables are reimbursed at 100%
  - Non-PharmaCare drugs are reimbursed at 50%
- » **Vision Care** ..... \$350 every 24 months  
Vision care claims are reimbursed at 100%.

\* 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/](http://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: September 1, 2013 (2)