

# Benefits-at-a-Glance

for regular employees covered by the

## NURSES' 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 \$4,000 of basic monthly earnings and 50% of the excess, with adjustments
- » **Qualification Period**... 5 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%;  
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** ..... \$25/calendar year
- » **Reimbursement** ..... 80%
- » **Lifetime Maximum**..... unlimited
- » **Acupuncturist** ..... \$100 annual maximum\*
- » **Chiropractor** ..... \$200 annual maximum\*
- » **Massage Therapist**..... unlimited
- » **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** ..... \$400 annual maximum\*
- » **Prescription Drugs**  
BlueNet prescription drug card. Reimbursement is subject to Pharmacare's Low Cost Alternative and Reference Based Pricing payment policies (includes standard oral contraceptives and contraceptive injectables).
- » **Registered Psychologist or Registered  
Clinical Counselor** ..... \$900 annual maximum\*
- » **Speech Therapist**..... \$100 annual maximum\*
- » **Vision Care** ..... \$350/24 months;  
reimbursement 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 the Healthcare Benefit Trust's website at [www.hbt.ca](http://www.hbt.ca) or 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: June 1, 2010