Benefits-at-a-Glance

MANAGEMENTSTAFF (#820) STANDARD BENEFITPLAN



BENEFIT FROM EXPERIENCE

GROUP LIFE

- » Up to age 64: 3x basic annual earnings to a maximum benefit of \$700,000.
- » Ages 65-70: Coverage reduces to \$50,000.
- » Age 71: Coverage ceases.
- » Includes Advance Payment program for terminally ill employees.

DEPENDENTLIFE

- » \$10,000 for spouse; \$5,000 for dependent child(ren)
- » Coverage ceases at the earlier of the employee or dependent attaining age 70.

ACCIDENTAL DEATH & DISMEMBERMENT

(PrincipalSum)

- » Up to age 64: 3x basic annual earnings to a maximum benefit of \$700,000.
- » Ages 65-70: Coverage reduces to \$50,000.
- » Age 71: Coverage ceases.
- » Scheduled amount paid for dismemberment or loss of use.

LONG TERM DISABILITY

- » 70% of monthly earnings to a maximum monthly benefit of \$14,000. The benefit is taxable.
 Your gross monthly benefit will be increased annually, related to the increase in the Consumer Price Index.
 The maximum increase is 5% annually.
- » Qualification Period: 120 days
- » Own Occupation: 24 months
- » Any Occupation: after 24 months (excluding qualification period)

DENTAL

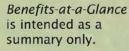
» Basic Services "Part A" (exams, fillings, etc.)	
» Major Services "Part B" (crowns, bridges, etc.)	75%
» Orthodontic Services "Part C" (braces)	
	lifetime maximum \$3,000
No 12 month waiting period for	r orthodontic coverage
» Termination Age	71

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 <u>www.hbt.ca</u>or through Pacific Blue Cross' website at <u>www.pac.bluecross.ca/caresnet/</u>.

EXTENDED HEALTH

» Annual Deductible \$1	00
» Reimbursement of Eligible Expenses 10	0%
» Lifetime Maximum unlimit	ed
» Annual Maximum:	
• Acupuncturist\$5	00
• Chiropractor\$5	500
• Dietitian/Nutritionist\$5	500
Massage Therapist	500
Naturopathic Physician	500
Physiotherapist \$5	500
• Podiatrist\$5	500
Psychologist \$5	500
Includes Clinical Counsellor and Psychological Assoc	iate
Speech Therapist	500
» Eye Exams\$75 every 2 yea	ars
» Orthopedic Shoes and Orthotics	
• Adults\$400 per calendary	ear
• Children\$200 per calendar y	ear
» Out-of-Province/	
Out-of-Country Emergencies	00%
» Prescription Drugs	
 BlueNet Pay Direct Drug Card 	
 Includes oral contraceptives 	
 Reimbursement is subject to Pharmacare's Low Cost Alternative and Reference Based Pricing payment po 	
» Hearing Aids \$600 every 48 mon	ths
» Vision Care \$300 every 24 mon	
» Wigs or Hairpieces \$500 per lifet	ime
» Termination Age	71



For more information, please refer to your benefits booklet.

