# **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

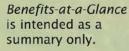
» <b>Basic Services "Part A"</b> (exams, fillings, etc.)	
» <b>Major Services "Part B"</b> (crowns, bridges, etc.)	75%
» Orthodontic Services "Part C" (braces)	
	lifetime maximum \$3,000
No 12 month waiting period for	r orthodontic coverage
» Termination Age	71

## 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	
<ul> <li>BlueNet Pay Direct Drug Card</li> </ul>	
<ul> <li>Includes oral contraceptives</li> </ul>	
<ul> <li>Reimbursement is subject to Pharmacare's Low Cost Alternative and Reference Based Pricing payment po</li> </ul>	
» 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.

