

# Benefits-at-a-Glance

## MANAGEMENTSTAFF (#820) STANDARD BENEFIT PLAN

HEALTHCARE BENEFIT TRUST



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.

### DEPENDENT LIFE

- » \$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

(Principal Sum)

- » 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.)..... 100%
- » Major Services "Part B"  
(crowns, bridges, etc.).....75%
- » Orthodontic Services "Part C"  
(braces).....75%  
lifetime maximum \$3,000  
No 12 month waiting period for orthodontic coverage
- » Termination Age.....71

### EXTENDED HEALTH

- » Annual Deductible..... \$100
- » Reimbursement of Eligible Expenses ..... 100%
- » Lifetime Maximum..... unlimited
- » Annual Maximum:
  - Acupuncturist..... \$500
  - Chiropractor..... \$500
  - Dietitian/Nutritionist ..... \$500
  - Massage Therapist..... \$500
  - Naturopathic Physician ..... \$500
  - Physiotherapist..... \$500
  - Podiatrist..... \$500
  - Psychologist ..... \$500  
Includes Clinical Counsellor and Psychological Associate
  - Speech Therapist ..... \$500
- » Eye Exams.....\$75 every 2 years
- » Orthopedic Shoes and Orthotics
  - Adults.....\$400 per calendar year
  - Children.....\$200 per calendar year
- » Out-of-Province/  
Out-of-Country Emergencies ..... 100%
- » Prescription Drugs
  - BlueNet Pay Direct Drug Card
  - Includes oral contraceptives
  - Reimbursement is subject to Pharmacare's Low Cost Alternative and Reference Based Pricing payment policies
- » Hearing Aids ..... \$600 every 48 months
- » Vision Care ..... \$300 every 24 months
- » Wigs or Hairpieces ..... \$500 per lifetime
- » 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 [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: January 1, 2015 (3)