

## Benefit Summary

This is an overview of the benefits and services available to you and your dependants through our group benefits plan provided by Canada Life.

**Effective: October 1, 2023**

### Drugs – Plan # 180654

Coverage	Tier 1 – 90% Tier 2 – 60% Tier 3 – 40%
Smoking Cessation Drugs	\$500 per lifetime (under tier 1)
Fertility Drugs	\$10,000 per lifetime (under tier 1)
Deductible	Nil
Overall Maximum	Unlimited
Termination:	At retirement

### Health Care - Plan # 180654

Coverage	100%, except as noted
Hospital Care	Semi-private
Private Duty Nursing	\$10,000 per condition per calendar year
Paramedical Practitioners	80% coinsurance
Physiotherapist/Athletic Therapist	\$750 per calendar year combined maximum
Chiropractor	\$750 per calendar year combined maximum
Massage Therapist	\$750 per calendar year combined maximum
Naturopath	\$750 per calendar year combined maximum
Osteopath	\$750 per calendar year combined maximum
Podiatrist/Chiropracist	\$750 per calendar year combined maximum
Speech Therapist	\$750 per calendar year combined maximum
Psychologist / Social Worker/ Psychotherapist/ Marriage and Family Therapist/ Registered Clinical Counsellor (BC only)	\$750 per calendar year (separate maximum)
Custom Orthopedic Shoes and Custom Foot Orthotics	\$400 each year combined maximum
Other Medical Services & Supplies	See booklet for full list

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## Vision Care - Plan # 180654

Coverage	100%
Eye Exams	1 exam every 24 rolling months, 12 months for children under 18
Eyeglasses and Contact Lenses / Laser Eye Surgery/ Prescription Sunglasses and Safety Glasses	\$200 every 24 rolling months

## Dental - Plan # 180654

Fee Guide	Current year
Routine Coverage	80%
Major Coverage	50%
Orthodontic Coverage (ages 6 – 21 only)	50%
Routine and Major Maximum	\$1,500 every calendar year
Orthodontic Maximum	\$1,500 lifetime for children 6 -21 only
Accidental Dental	100%, unlimited in the first 12 months
Termination	At retirement

## Travel Coverage & Assistance - Plan # 180654

Emergency Medical Coverage	100%, unlimited for emergency treatment Pre-existing conditions which were not stable prior to travel are not covered
Travel Assistance	Assistance while travelling though toll-free or collect calls. Will assist in finding treatment and coordinating payment. Other non-medical services as listed in booklet Does NOT cover trip cancellation or lost luggage

## Consult+ Virtual Health Services - Plan # 180654

Consult+	24/7 Virtual health care service
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## Short & Long Term Disability – Full Time Hourly Employees - Plan # 180654

STD Formula	66.67% of weekly earnings
Overall Maximum	\$1,000
Waiting Period	Injury: 0 calendar days Hospitalization: 0 calendar days Sickness: 7 calendar days
Benefit Period	17 calendar weeks per claim
Taxability	Taxable
Termination	At retirement

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## Short-Term Disability – Full Time Salaried Employees - Plan # 52317

STD Formula	100% of weekly earnings
Overall Maximum	Full salary
Waiting Period	Injury: 0 calendar days Hospitalization: 0 calendar days Sickness: 7 calendar days
Benefit Period	17 calendar weeks per claim
Taxability	Taxable
Termination	At retirement

## Long-Term Disability – Option 1 – Plan # 180654

LTD formula	40% of monthly earnings
Overall Maximum	\$10,000
Waiting Period	17 weeks
Benefit Period	To age 65
Taxability	Non-taxable
Definition of Disability	24 months own occupation

## Long-Term Disability – Option 2 – Plan # 180654 (Evidence of Insurability Required)

LTD formula	60% of monthly earnings
Overall Maximum	\$10,000
Waiting Period	17 weeks
Benefit Period	To age 65
Taxability	Non-taxable
Definition of Disability	24 months own occupation

## Basic Life – Plan # 180654

Formula	1x annual earnings
Overall Maximum	\$150,000
Termination	At retirement

## Accidental Death & Dismemberment (AD&D) – Plan # 180654

Formula	1x annual earnings
Overall Maximum	\$150,000
Termination	At 70

## Optional Life & Optional AD&D - Plan # 180655

Employee & Spouse/domestic partner	Available in units of \$10,000
Overall Maximum	\$250,000
Termination	At 70 or spouse age 70

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## Optional Critical Illness - Plan # 180655

Employee & Spouse/domestic partner	Available in units of \$20,000
Overall Maximum	\$200,000 (\$30,00 EOI free if applied for within 31 days of eligibility)
Overall Minimum	\$20,000
Child:	Available in units of \$5,000
Overall Maximum	\$20,000
Termination:	Employee's age 70 or child attainment of age limit

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