

Benefits-at-a-Glance

for casual employees covered by the

COMMUNITY AGREEMENT (2014-2019)

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

DENTAL

- » **Basic Services** (exams, fillings, etc.) 100%
Recall exam for adults and children once every 9 months
- » **Major Services** (crowns, bridges, etc.) 60%
- » **Orthodontic Services** (braces) 60%
lifetime maximum \$2,750; employee must be enrolled in this dental plan or 12 months prior to becoming eligible for orthodontic coverage.

EXTENDED HEALTH

- » **Deductible** \$100/calendar year
- » **Reimbursement** 80%
- » **Lifetime Maximum** unlimited
- » **Acupuncturist** \$100 annual maximum*
- » **Chiropractor** \$200 annual maximum*
- » **Hearing Aids** \$600 every 48 months*
- » **Massage Therapist** \$1,000 annual maximum*
- » **Naturopathic Physician** \$200 annual maximum*
- » **Orthopedic Shoes/Orthotics**
- » **Out-of-Province/Out-of-Country Emergencies** unlimited
- » **Physiotherapist** unlimited
- » **Podiatrist** \$200 annual maximum*
- » **Prescription Drugs**
 - Pay-direct prescription drug card
 - Prescription drugs listed on the BC PharmaCare Formulary; includes Prometrium
 - Cap on dispensing fees is the greater of \$10 or the maximum reimbursed by PharmaCare*
- » **Speech Therapist** \$100 annual maximum*
- » **Vision Care** \$350/24 months*

*You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.

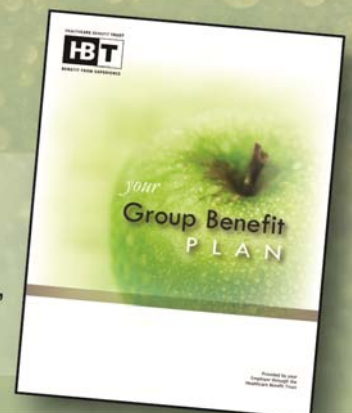
CARESnet

You can obtain online information on your Dental and Extended Health coverage and claims through CARESnet. You can access CARESnet through Pacific Blue Cross' website at www.pac.bluecross.ca/caresnet/.

All benefits are subject to the applicable Collective Agreement currently in force, the Pacific Blue Cross contract and the Healthcare Benefit Trust's Plan Document.

Benefits-at-a-Glance is intended as a summary only.

For more information, please refer to your benefits booklet.



Effective: October 1, 2015