

Benefits-at-a-Glance

for regular employees covered by the

NURSES' AGREEMENT

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

GROUP LIFE

Benefit Amount: \$50,000

- » Includes Advance Payment program for terminally ill employees

LONG TERM DISABILITY

- » **Benefit Amount** 70% of the first \$4,000 of basic monthly earnings and 50% of the excess, with adjustments
- » **Qualification Period**... 5 months
- » **Own Occupation**..... 24 months (excluding qualification period)
- » **Any Occupation**..... after 24 months (excluding qualification period)

DENTAL

- » **Basic Services** (exams, fillings, etc.)..... 100%
- » **Major Services** (crowns, bridges, etc.)..... 60%
- » **Orthodontic Services** (braces) 60%;
lifetime maximum \$2,750

An employee must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage.

ACCIDENTAL DEATH & DISMEMBERMENT

Benefit Amount

- » Death benefit is equal to the Group Life benefit amount
- » Scheduled amount paid for dismemberment or loss of use

EXTENDED HEALTH

- » **Deductible** \$25/calendar year
- » **Reimbursement** 80%
- » **Lifetime Maximum**..... unlimited
- » **Acupuncturist** \$100 annual maximum*
- » **Chiropractor** \$200 annual maximum*
- » **Massage Therapist**..... unlimited
- » **Naturopathic Physician**.. \$200 annual maximum*
- » **Orthopedic Shoes and Orthotics**
One pair including repairs, with replacements when needed by normal wear and tear
- » **Out-of-Province/
Out-of-Country Emergencies** unlimited
- » **Physiotherapist**..... unlimited
- » **Podiatrist** \$400 annual maximum*
- » **Prescription Drugs**
BlueNet prescription drug card. Reimbursement is subject to Pharmacare's Low Cost Alternative and Reference Based Pricing payment policies (includes standard oral contraceptives and contraceptive injectables).
- » **Registered Psychologist or Registered
Clinical Counselor** \$900 annual maximum*
- » **Speech Therapist**..... \$100 annual maximum*
- » **Vision Care** \$350/24 months;
reimbursement at 100%

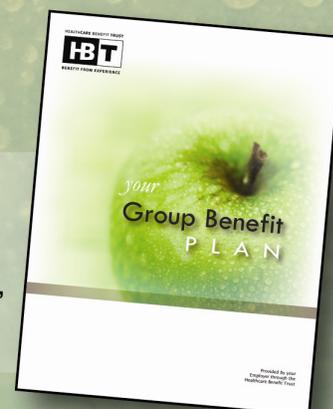
**You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.*

CARESnet

You can obtain online information on your Dental and Extended Health coverage and claims through CARESnet. You can access CARESnet through the Healthcare Benefit Trust's website at www.hbt.ca or through Pacific Blue Cross' website at 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: June 1, 2010