

Benefits-at-a-Glance

for regular employees covered by the

HEALTH SCIENCE PROFESSIONALS AGREEMENT (2012-2019)

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

GROUP LIFE

- » Benefit Amount: \$50,000
- » Includes Advance Payment program for terminally ill employees

ACCIDENTAL DEATH & DISMEMBERMENT

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

LONG TERM DISABILITY

- » 70% of the first \$5,705 of basic monthly earnings and 50% of the excess, with adjustments
- » Qualification Period: 5 months
- » Own Occupation Period: 24 months
- » Any Occupation Period: after 24 months (excluding qualification period)

DENTAL

- » **Basic Services "Part A"** (exams, fillings, etc.)..... 100%
- » **Major Services "Part B"** (crowns, bridges, etc.) 60%
- » **Orthodontic Services "Part C"** (braces) 60%
lifetime maximum \$2,750; employee must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage.

EXTENDED HEALTH

- » **Annual Deductible**..... \$100
- » **Reimbursement of Eligible Expenses** 80%
- » **Lifetime Maximum** unlimited
- » **Annual Maximum:**
 - Acupuncturist \$100*
 - Chiropractor \$200*
 - Hearing Aids.....\$600* every 48 months
 - Massage Therapist unlimited
 - Naturopathic Physician \$200*
 - Physiotherapist..... unlimited
 - Podiatrist..... \$400*
 - Registered Psychologist and Registered Clinical Counselor \$900*
 - Speech Therapist..... \$100*
- » **Orthopedic Shoes/Orthotics**
- » **Out-of-Province/ Out-of-Country Emergencies** 100%
- » **Prescription Drugs**
 - Pay-direct prescription drug card
 - Prescription drugs listed on the BC PharmaCare formulary, drugs approved by Special Authority, Prometrium, standard oral contraceptives and contraceptive injectables are reimbursed at 100%
 - Non-PharmaCare drugs are reimbursed at 50%
- » **Vision Care** \$350 every 24 months
Vision care claims are reimbursed 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 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: September 1, 2013 (2)