

Your Benefits at a Glance

Active CUPE 148 (PM) Under Age 65
(effective December 11, 2023)

Basic Life Insurance	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$500,000
Optional Life Insurance	
Employee Multiple Amount	\$10,000 to a maximum of \$250,000
Spouse Multiple Amount	\$10,000 to a maximum of \$250,000
Short Term Disability	
Waiting Period	
Injury	No waiting period
Disease	3 calendar days If you are hospitalized or have day surgery before the last day of the waiting period, benefits will begin on the day you are hospitalized or the surgery is performed
Maximum Benefit Period	26 weeks. If you attain age 65 while on STD your maximum benefit period is 15 weeks
Benefit Formula	75% of your weekly earnings to the maximum allowable under the Employment Insurance Act or \$2,250, whichever is greater
Long Term Disability	
Benefit Waiting Period	26 weeks
Maximum Benefit Period	To age 65, retirement or when you hit the 90 factor, whichever is earlier
Benefit Formula	75% of your monthly earnings to a maximum of \$12,000
Healthcare	
Deductibles	Nil
Reimbursement Level	100%
In-Canada Prescription Drugs	Included
Deductible	\$0.35 per prescription
Smoking Cessation Products (including Natural Health Products)	\$400 lifetime
Basic Expense Maximums	
Out-of-Country Emergency Care Expenses (Physician's Services Only)	Included
Private Hospitals	\$10 per day to a maximum of 120 days lifetime
Home Nursing Care	720 hours each calendar year
Intrauterine Devices (IUD's)	1 each calendar year
Diaphragms	1 each calendar year
Fertility Drugs	Included
Hearing Aids	\$650 every 5 years
Insulin Infusion Pumps	1 pump every 5 years
Custom-made Othropic Shoes	Included
Modifications or Adjustments to Stock-Item Shoes or Regular Footwear	Included
Custom-made Foot Orthotics	2 pairs each calendar year to a maximum of \$450 per pair
Myoelectric Arms	\$10,000 per prosthesis
External Breast Prosthesis	1 every 12 months
Surgical Brassieres	6 each calendar year
Mechanical or Hydraulic Patient Lifters	\$2,000 per lifter once every 5 years
Outdoor Wheelchair Ramps	\$2,000 lifetime
Blood-glucose Monitoring Machines	1 every 4 years
Flash-glucose Monitoring Machines	1 every 4 years
Continuous Glucose Monitoring Machines (including sensors and transmitters)	1 every 4 years
Extremity Pumps for Lymphedema	Included
Custom-made Compression Hose	6 pairs each calendar year
Wigs	\$500, once per lifetime
Stump Socks	9 each calendar year
Stump Sheaths	6 each calendar year
Leg Orthosis (brace)	Included
Continuous Positive Airway Pressure Machines (CPAP) including replacement tubing and filters	Included
CPAP Replacement Masks	2 each calendar year to a maximum of \$350 per mask
Scooter and Scooter Accessories (not including replacement batteries)	Included
Incontinence Supplies	Included

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Policy 172501 and 172504_Div 4_Class 8
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Paramedical Practitioners	
Employee Coverage	
Chiropractors	\$350 each calendar year
Dieticians	\$230 each calendar year
Naturopaths	\$230 each calendar year
Osteopaths	\$230 each calendar year
Podiatrists/Chiropodists	\$230 each calendar year
Massage Therapists	\$314 each calendar year
Physiotherapists	\$350 each calendar year
Counselling Services provided by Psychotherapist, Psychologist, Social Worker with certification	\$2000 each calendar year
Speech Therapists	\$430 each calendar year
Dependent Coverage	
Massage Therapists	\$7 per visit to a maximum of 12 visits each calendar year
Physiotherapists	\$12.20 per visit
Psychologists	\$35 for the 1st visit then \$20 per hour for each subsequent visit to a maximum of \$200 each calendar year
Speech Therapists	\$200 each calendar year
Visioncare Expense Maximums	
Eye Examinations	\$110 every 24 months
Eyeglasses and Contact Lenses	\$545 every 24 months
Lifetime Healthcare Maximum	Unlimited
Dentalcare	
Payment Basis	The Ontario Dental Association Fee Guide in effect on the date treatment is rendered Payment for denturists' charges is based on denturist fee guides. Payment for charges by hygienists practising independently is based on hygienist fee guides. Specialists' charges are limited to general practitioner fees
Deductibles	Nil
Reimbursement Level	
Basic	100%
Plan Maximum	
Basic	Unlimited

Subject to change