

## Your Benefits at a Glance

Policy 172501\_Div 2\_Class 2  
CUPE 4705 Inside Employees Under Age 65  
(effective July 11, 2023)

<b>Basic Life Insurance</b>	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$500,000
<b>AD&amp;D (Accidental Death &amp; Dismemberment) Insurance</b>	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$500,000
<b>Optional Life Insurance</b>	
Employee Multiple Amount	\$10,000 to a maximum of \$250,000
Spouse Multiple Amount	\$10,000 to a maximum of \$250,000
<b>Short Term Disability</b>	
Waiting Period	
Injury	No waiting period 3 calendar days
Disease	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
<b>Long Term Disability</b>	
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
<b>Healthcare</b>	
<b>Deductibles</b>	Nil
<b>Reimbursement Level</b>	100%
<b>In-Canada Prescription Drugs</b>	Included
Deductible	\$0.35 per prescription
Smoking Cessation (incl. Natural Health Products)	\$400 every 36 months
<b>Basic Expense Maximums</b>	
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
Dental Accident	Included
Hearing Aids	\$750 every 60 months
Blood-glucose Monitoring Machines	1 every 4 years
Custom-made Shoes and Modified Stock Shoes	Included
Custom-made Foot Orthotics	\$400 per pair to a maximum of 2 pairs each calendar year
Myoelectric Arms	\$10,000 per prosthesis
Surgical Brassieres	6 each calendar year
External Breast Prosthesis	1 every 12 months
Leg Orthosis (brace)	Included
Trusses	Included
Mechanical or Hydraulic Patient Lifters	\$2,000 per lifter once every 5 years
Outdoor Wheelchair Ramps	\$2,000 lifetime
Extremity Pumps for Lymphedema	Included
Custom-made Compression Hose	6 pairs each calendar year
Wigs	1 lifetime to a maximum of \$500
Incontinence Supplies	Included
Diagnostic Services	Included

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Paramedical Practitioners	
<b>Employee Coverage</b>	
Chiropractors	Combined maximum of \$2,000 per calendar year for each Employee
Massage Therapists	
Physiotherapists (incl. Athletic Therapists)	
Osteopaths	
Podiatrists/Chiropodists	
Naturopaths	
Dieticians	
Counselling Services provided by Psychotherapist, Psychologist, Social Worker with certification	\$2,000 each calendar year
Speech Therapists	\$418 each calendar year
<b>Dependent Coverage</b>	
Massage Therapists	Combined maximum of \$1,000 per calendar year for each Dependant
Physiotherapists (incl. Athletic Therapists)	
Counselling Services provided by Psychotherapist, Psychologist, Social Worker with certification	
Speech Therapist/Pathologist	
<b>Visioncare Expense Maximums</b>	
Eye Examinations	\$90 every 24 months
Eyeglasses and Contact Lenses	\$420 every 24 months
<b>Lifetime Healthcare Maximum</b>	<b>Unlimited</b>
<b>Dentalcare</b>	
<b>Payment Basis</b>	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
<b>Deductibles</b>	Nil
<b>Reimbursement Level</b>	
Basic	100%
<b>Plan Maximum</b>	
Basic	Unlimited
<b>Health Care Spending Account (HCSA)</b>	
Annual Health Care Spending Account	HCSA of \$200/year Can be used for any medical expense incurred by each eligible employee. Expense(s) must be identified in the Income Tax Act as a tax deductible medical expense. There is no cash value or carry-over and will be pro-rated in any partial year of full-time employment.