

## Your Benefits at a Glance

Policy 172501\_Div 1\_Class 1  
CGS Firefighters  
(effective Nov 26, 2026)

Basic Life Insurance	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$500,000 Any amount over \$250,000 is subject to approval of evidence of insurability
AD&D (Accidental Death & Dismemberment) 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
Healthcare	
Deductibles	Nil
Reimbursement Level	100%
In-Canada Prescription Drugs	Included with no prior authorization
Deductible	\$0.35 per prescription
Basic Expense Maximums	
Out-of-Country Emergency Care Expenses	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
Smoking Cessation (including Natural Health Products)	\$400 lifetime
Fertility Drugs	\$15,000 lifetime
Hearing Aids	\$1,500 every 36 months
Insulin Infusion Pumps	once every 5 years
Custom-made Shoes and Modified Stock Shoes	Included
Custom-made Foot Orthotics	\$450 per pair or \$900 for 2 pairs each calendar year
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	1 lifetime to a maximum of \$500
Leg Orthosis (brace)	Included
Trusses	Included
Medicated Dressings	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
Intraocular Lenses, Implants, Contact Lenses or Cataract Eyeglasses following Cataract Surgery	1 per eye per lifetime
Scooters and Scooter Accessories (not including replacement batteries)	Included
Incontinence Supplies	Included

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Paramedical Practitioners	
<b>Employee Coverage</b>	
Dieticians	\$350 each calendar year
Naturopaths	\$350 each calendar year
Osteopaths	\$350 each calendar year
Podiatrists/Chiropractors	\$350 each calendar year
<b>Employee and Dependent Coverage</b>	
Chiropractors	\$950 each calendar year
Massage Therapists	\$950 each calendar year
Physiotherapists (including Athletic Therapists)	\$1,000 each calendar year
Counselling Services provided by Psychotherapist, Psychologist, Social Worker with certification	
Employees	\$4,000 each calendar year
Dependents	\$35 for the 1st visit then \$20 per hour for each subsequent visit to a maximum of \$200 each calendar year
<b>Speech Therapists</b>	
Employees	\$500 each calendar year
Dependents	\$200 every 12 months
<b>Visioncare Expense Maximums</b>	
Eye Examinations, Eyeglasses and Contact Lenses	\$600 combined every 24 months
<b>Global Medical Assistance (GMA)</b>	
	<b>Included</b>
<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 Levels</b>	
Basic	100%
Major	50%
Orthodontics	50%
<b>Plan Maximums</b>	
Basic	Unlimited
Major	\$3,000 each calendar year
Orthodontics	\$3,500 lifetime