

Your Benefits at a Glance
 Policy 172501 & 172504_Div 7_Class_16
 Greater Sudbury Housing – Full-time Members of CUPE
 Effective: January 1, 2026

Basic Life Insurance	
Employee Benefit Formula	200% of your annual earnings to a maximum of \$150,000
Dependant Basic Life Insurance (Employee Paid)	
Spouse Flat Amount	\$2,000
Child Flat Formula	\$1,000
Optional Life Insurance	
Employee Multiple Amount	\$10,000 to a maximum of \$200,000
Spouse Multiple Amount	\$10,000 to a maximum of \$200,000
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 for disease, benefits will begin on the day you are hospitalized or the surgery is performed
Maximum Benefit Period	6 months
Benefit Formula	75% of your weekly earnings or an amount equal to the minimum weekly payment under the Employment Insurance Act, whichever is greater to a maximum of \$1,700
Long Term Disability	
Benefit Waiting Period	6 months or expiration of 130 days of paid sick leave, whichever is later
Maximum Benefit Period	To age 65
Benefit Formula	75% of your monthly earnings to a maximum of \$5,000
Healthcare	
Deductibles	
Individual	\$10 each calendar year
Family	\$20 each calendar year
The deductible does not apply to Out-of-Country Emergency, Chronic Care, Global Medical Assistance, Hospital and Visioncare	
Reimbursement Level	100%
In-Canada Prescription Drugs	Included
Smoking Cessation, including Natural Health	\$500 lifetime
Basic Expense Maximums	
Out-of-Country Emergency Care Expenses	\$1,000,000 per trip
Hospital Care	Private room
Chronic Care	\$25 per day to a maximum of 120 days each calendar year
Home Nursing Care	\$25,000 each calendar year
Dental Accident	Included
Hearing Aids	\$750 every 60 months
Blood-glucose Monitoring Machines	\$500 each calendar year
Custom-fitted Orthopedic Shoes and	Included
Custom-made Shoes and Foot Orthotics	Included
Myoelectric Arms	\$10,000 per prosthesis
Surgical Brassieres	2 every 12 months
External Breast Prosthesis (post mastectomy)	1 each calendar year
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
Transcutaneous Nerve Stimulators	\$700 lifetime
Extremity Pumps for Lymphedema	Included
Custom-made Compression Hose	4 pairs each calendar year
Wigs	\$200 lifetime
Incontinence Supplies	Included
Diagnostic Services	Included

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Paramedical Practitioners	
Employee Coverage	
Chiropractors	Combined maximum of \$2,000 per calendar year for each Employee
Massage Therapists	
Physiotherapists (incl. Athletic Therapists)	
Osteopaths	
Podiatrists/Chiropodists	
Naturopaths	
Nutritional Counselling by a Dietician	
Counselling Services provided by Psychotherapist, Psychologist, Social Worker with certification	\$2,000 each calendar year
Speech Therapists	\$418 each calendar year
Dependent Coverage	
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	
Visioncare Expense Maximums	
Eye Examinations	\$90 every 24 months
Eyeglasses and Contact Lenses	\$420 every 24 months
Global Medical Assistance (GMA)	Included
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
Deductible	Nil
Reimbursement Levels	
Basic	100%
Dentures	50%
Plan Maximums	
Basic	Unlimited
Dentures	\$1,000 each calendar year