



Benefits Summary

Your Plan Highlights

GROUP LIFE INSURANCE	
Member Life Insurance Canada Life Assurance Company	<ul style="list-style-type: none"> • \$50,000, reduced to \$25,000 at retirement, and further reduced to \$10,000 at age 71, paid to your named beneficiary(ies) or estate.
INCOME BENEFITS	
Supplemental Unemployment Benefits (SUB) UA Local 67 Benefits	<ul style="list-style-type: none"> • \$175 per week, up to 10 weeks; Weeks are not deducted for periods you are attending Trade School related to your trade.
Short Term Disability (STD) Canada Life Assurance Company	<ul style="list-style-type: none"> • A weekly benefit equal to the EI maximum, up to 26 weeks • STD starts after Employment Insurance (EI) is exhausted or denied. • Benefit payments are taxable.
Long Term Disability (LTD) Canada Life Assurance Company	<ul style="list-style-type: none"> • A maximum monthly benefit of \$2,400, until you reach age 62. • LTD starts after your 26 weeks of Short Term Disability (STD) ends. • Benefits payments are taxable.
HEALTH CARE BENEFITS	
Prescription Drugs GreenShield <i>This benefit is limited to a \$15,000 overall annual maximum, per insured, including Extended Health Services.</i>	<ul style="list-style-type: none"> • 100% reimbursement of the drug cost for: <ul style="list-style-type: none"> • Level 1 Provincial Formulary NON-MAINTENANCE DRUGS purchased at any pharmacy • Level 1 Provincial Formulary MAINTENANCE DRUGS if purchased through <i>TELUS Health Virtual Pharmacy</i> • 80% reimbursement of the drug cost for: <ul style="list-style-type: none"> • Level 1 Provincial Formulary MAINTENANCE DRUGS purchased at a local pharmacy • Level 2 Other Formulary NON-MAINTENANCE DRUGS or MAINTENANCE DRUGS • Mandatory Generic Substitution
Extended Health Services (EHS) GreenShield <i>This benefit is limited to a \$15,000 overall annual maximum, per insured, including Prescription Drugs.</i>	<ul style="list-style-type: none"> • 100% for eligible EHS expenses not covered by a Provincial Plan • \$500 every 5 calendar years for hearing aids • \$10,000 lifetime for preauthorized private duty nursing • \$300 combined for vision (eyewear and eye exams) <ul style="list-style-type: none"> • Every calendar year for Active members • Every 2 calendar years for Retirees and Dependents • \$300 for custom foot orthotics, every 2 calendar years • \$55 per visit, up to 20 visits per calendar year for physiotherapy (\$85 is covered for the initial assessment) • \$400 combined maximum for eligible paramedical practitioners* • \$800 per calendar year for eligible mental health practitioners* <p><i>*See pages 42 & 43 for the complete lists of eligible practitioners.</i></p>

HEALTH CARE BENEFITS (continued from the previous page)

<p>Group Travel Medical</p> <p>AIG Insurance Company of Canada</p>	<ul style="list-style-type: none"> • 2 million maximum, per insured, per trip, for emergency medical benefits outside of your province or outside of your country. • 90-Day trip duration for Active Members • 60-Day trip duration for Retirees Members (under age 85) • Spouses and eligible dependents are covered under the same terms as the insured member. • There is no coverage once the member turns age 85.
<p>Health Care Spending Account (HCSA)</p> <p>GreenShield</p>	<ul style="list-style-type: none"> • \$750 credit per family, per calendar year, for eligible medical or dental expenses, or for self paid medical or dental premium under the Canada Revenue Agency (CRA) guidelines. • Credits do not carryover. • Claim Deadline-Must be received by GreenShield, including all supporting documents within 31-days after the calendar years ends.
<h2>DENTAL CARE</h2>	
<p>Dental</p> <p>GreenShield</p>	<ul style="list-style-type: none"> • 100% reimbursement for basic dental services • 50% reimbursement for major dental services • 100% reimbursement for orthodontics • Claims are paid based on the current dental fee guide, minus 1 year • \$1,500 combined maximum, per calendar year, for ALL dental services, orthodontic claims can only be reimbursed up to \$750 in a month.

