

Benefits-at-a-Glance

for regular employees covered by the

RESIDENT DOCTORS OF BC COLLECTIVE AGREEMENT (2022-2025) (#21)

HEALTHCARE BENEFIT TRUST



BENEFIT FROM EXPERIENCE

GROUP LIFE

- » Benefit amount: \$50,000
- » Includes Advance Payment program for terminally ill employees

ACCIDENTAL DEATH & DISMEMBERMENT

- » Death benefit is equal to the Group Life benefit amount
- » Scheduled amount paid for dismemberment or loss of use

LONG TERM DISABILITY

- » 70% of the first \$4,028 of basic monthly earnings and 50% of the excess, with adjustments. Benefit is taxable.
- » Qualification Period: 5 months
- » Own Occupation: 24 months
- » Any Occupation: after 24 months (excluding qualification period)

DENTAL

- » **Basic Services "Part A"**
(exams, fillings, etc.) 100%
- » **Major Services "Part B"**
(crowns, bridges, etc.) 60%
- » **Orthodontic Services "Part C"**
(braces) 60%
lifetime maximum \$2,750; employee must be enrolled in this dental plan for 12 months prior to becoming eligible for orthodontic coverage.

EXTENDED HEALTH

- » **Annual Deductible** \$75
- » **Reimbursement of Eligible Expenses**
 - under \$1,000/calendar year 80%
 - over \$1,000/calendar year 100%
- » **Lifetime Maximum** unlimited
- » **Annual Maximum:**
 - Acupuncturist \$100*
 - Chiropractor \$200*
 - Massage Therapist unlimited*
 - Naturopathic Physician \$200*
 - Physiotherapist unlimited*
 - Podiatrist \$200*
 - Psychologist \$2,000*
Includes Clinical Counselor and Registered Social Worker
 - Speech Therapist \$100*
- » **Eye Exams** \$100 per 12 months*
- » **Orthopedic Shoes/Orthotics**
- » **Out-of-Province/
Out-of-Country Emergencies** 100%
- » **Prescription Drugs**
 - Pay Direct Claims
 - Prescription drugs listed on the BC PharmaCare Formulary and drugs approved by Special Authority
 - Reimbursement is subject to PharmaCare's Low Cost Alternative and Reference Based Pricing payment policies
 - Includes oral contraceptives and contraceptive devices/injectables and IUDs
- » **Hearing Aids** \$600 per 48 months*
- » **Vision Care** \$500 per 24 months*
- » **Wigs or Hairpieces** \$500 per lifetime

HEALTH SPENDING ACCOUNT (HSA)

- » **Annual Credit** \$500

* You will be reimbursed up to 80% of the maximum after the deductible for the calendar year has been satisfied.

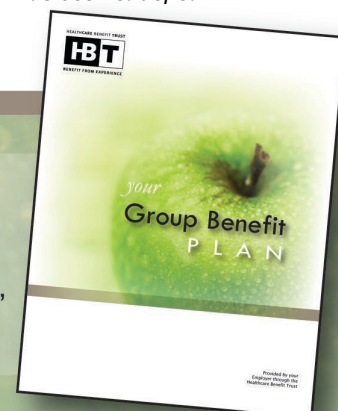
PBC Member Profile

You can obtain online information on your Dental and Extended Health coverage (as applicable) and claims through PBC's Member Profile website at: service.pac.bluecross.ca/member.

All benefits are subject to the applicable Collective Agreement currently in force, the Pacific Blue Cross and Canada Life contracts, and the Healthcare Benefit Trust's Plan document.

Benefits-at-a-Glance is intended as a summary only.

For more information, please refer to your benefits booklet.



Effective: January 1, 2024