THE PUBLIC EDUCATION BENEFITS TRUST FUND

PLAN TEXT

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APPENDIX A – SUMMARY OF BENEFITS

SECTION 1. INTERPRETATION

A. DEFINITIONS

The following terms when used herein shall have the following meanings:

Accident means any event due to sudden and unforeseeable external causes that inflicts bodily injuries that are certified by a Physician, directly and independently of any other cause. It does not mean any form of disease, or degenerative process, an inguinal, femoral, umbilical or incisional hernia, or any infection other than an infection of a visible, external cut or wound accidentally sustained.

Actively at Work (**for benefits provided by Desjardins and AIG)** means, on the date in question, reporting for work at the usual place of employment with the Participating Employer able to perform all of the Member's Regular Duties for the scheduled number of hours for that day. **Actively Employed** and **Active Employment** have corresponding meanings.

Actively at Work (for benefits provided by Pacific Blue Cross) means a Member is attending their usual place of employment with the Employer, is performing all the normal and customary duties for a full working day or shift, or is on vacation or statutory holiday or on a regular non-working day and is capable of being at work. It does not mean 1) working less that the required minimum number of hours per week specified in the Summary of Benefits, or 2) employment not at the usual place of employment or business unless at a location to which the business requires the Member to travel. **Actively Employed** and **Active Employment** have corresponding meanings.

Acute means a medical condition having a sudden occurrence with severe symptoms and lasting less than 60 consecutive days from the date of diagnosis by a Physician, but does not include a condition due mainly to chronic illness or infirmity.

Administrator or Plan Administrator means the administrator appointed by the Trustees to administer the Plan.

Age means the age of the Insured Person on their last birthday when stated or calculated, or on the day when an event referred to occurs.

Airworthiness Certificate means the "Standard" Airworthiness Certificate issued by the Federal Aviation Agency of the United States or its foreign equivalent issued by the governmental authority having jurisdiction over civil aviation in the country of its registry.

All Source Maximum means 85% of a Member's gross monthly Earnings immediately prior to the Date of Disability.

Annual Maximum means the maximum amount any one individual may receive, per year, for a specified benefit.

Beneficiary(ies) means the person(s) last designated as beneficiary(ies) by a Member in writing on a form provided or approved by and delivered to the Carrier or, where there is no such person(s) living at the time of death of a Member, the estate of the deceased Member. The Member is the beneficiary for their Spouse and Dependent Child.

Carrier means the adjudicator, claims payer and/or insurer of Benefits as determined by the Trustees. Carrier and Benefits Provider have corresponding meanings.

Child means a person born to the Member and/or Spouse or a stepchild, legally adopted child, or legal ward, but not a foster child. The Member must be prepared to prove that an individual claimed as a Dependent falls within these requirements.

Collective Agreement means a Collective Agreement as define in Subsection 1.01 of the Trust Agreement.

Compulsory Employer means a Compulsory Employer as defined in Subsection 1.01 of the Trust Agreement.

Contributions means such sums of money as the Board may prescribe from time to time to be paid by a Member or a Participating Employer in respect of a Member employed by that Participating Employer to provide Benefits (other than Core LTD Benefits) under the Plan to that Member.

Continuing Medical Care means medical treatment accepted by the medical profession as an effective, appropriate and essential treatment in the diagnosis or care of a specific Illness or Injury and which is reasonable, considered as standard practice and provided or prescribed by a Physician

including when the Carrier deems necessary, a specialist in the appropriate field provided at the frequency required for the specific Illness or Injury.

Conversion means that an individual has the right to convert their group insurance coverage to an individual plan without presenting evidence of insurability, if converted within of the time frame outlined for applicable benefits.

Co-ordination of Benefits means a policy to determine how benefits will be calculated and paid if you are insured under several group plans insuring the same event.

Core LTD Benefits means the long term disability benefits provided for by the Core LTD Program adopted by the Trustees pursuant to Subsections 4.03 of the Trust Agreement and outlined in the Core Long Term Disability Program Text.

Customary Charge means the usual charge for providing a service or supply which does not exceed the general level of charges made by similar Providers in the area where the charge is incurred for a medical condition comparable in nature and severity to that being treated. The term “area” means a region large enough to obtain a representative cross section of similar Providers.

Date of Disability means the initial date of Disability of the Member.

Deductible means the initial portion of the eligible expenses, which the Member must pay before the Carrier will reimburse charges for any Eligible Expense. If in any calendar year the eligible expenses incurred do not exceed the Deductible, any portion incurred during the last 3 months of that calendar year may be applied to the Deductible for the next calendar year.

Dentist means a doctor of dentistry duly qualified and licensed to practice dentistry in the area where the services are provided and is acting within the scope of that license.

Dental Hygienist means a hygienist who, at the time the service is provided, is qualified and licensed to perform specific services in the jurisdiction where the service is provided. The service provided must be within the scope of the license.

Dental Specialist means a Dentist who practices in one of the following specialties: oral and maxillofacial surgery, endodontics, pediatric dentistry, periodontics, oral medicine and prosthodontics.

Denturist means a Denturist duly qualified and licensed to perform specific dental services in the area where these services are provided and is acting within the scope of that license.

Dependent(s) means any of the following individuals who meet these eligibility requirements:

1. The Spouse of the Member.

2. Any unmarried Child under the age as specified in the Summary of Benefits, who is financially dependent on the Member or Spouse.

3. Any unmarried Child under the age as specified in the Summary of Benefits, who is financially dependent on the Member or Spouse and is in full-time attendance (in accordance with the respective academic calendar) at a recognized educational institute.

4. Any unmarried Child with a disability of any age who is living with and is financially dependent on the Member and/or Spouse and is incapable of self-sustaining employment.

Disability or Disabled means

1. during the Elimination Period and the 24 months thereafter (exclusive of periods of Active Employment between successive periods of Disability):

   means a state of incapacity, resulting from an Illness of Accident, which wholly prevents the Member from performing their regular duties

2. after the Elimination Period and the 24 months thereafter have elapsed:

   means the complete inability to perform the duties of any remunerated function or work for which the member is reasonably fitted by Training and Experience, which pays at least 60% of the Member's pre disability earnings.

A Member who needs a driver's licence or any other licence issued by the government or regulatory body to perform their Regular Duties shall not be considered Disabled simply because their licence has been revoked or has not been renewed for reasons other than physical or mental impairment due to Illness or Injury.

Disability Management Program means a program established and approved by the Carrier for rehabilitation of a Disabled Member so as to enable the Member to return to suitable productive employment.

Duplicate coverage means that you (and your Dependents) are eligible to claim certain benefits under more than one plan.

Earnings means a Member's earnings as defined in the Summary of Benefits or by their Participating Employer.

Effective Date means the date on which a Member's coverage under the Plan commences.

Eligible Expense means a charge for any service and/or supply included in this document as a benefit that:

1. In the Carrier's assessment is a Customary Charge medically necessary for health care and maintenance;

2. Was ordered or referred by a Physician or Dentist, unless otherwise specified in the Summary of Benefits;

3. Is not a cost normally paid (in whole or part) or provided by a Government Plan or any other Provider of health coverage; and

4. Was incurred while the Member or Dependent was covered under a Participating Employer for the expense being claimed. An expense is "incurred" on the date the service is provided or the supply is received.

It does not include any payment to a pharmacy or a Practitioner (demanded or received by balanced billing, extra billing, or extra charging) which represents an amount in excess of the schedule of costs prescribed by the Government Plan. Provincial/territorial plans low cost alternative and reference drug program pricing will not be applied unless specified in the Summary of Benefits.

Elimination Period means the period of time indicated in the Summary of Benefits, exclusive of periods of Active Employment between successive periods of Disability which are considered one period of Disability under Section J Recurrent Disability, that must be completed before LTD Benefits commence.

Emergency means a sudden unexpected occurrence of an Acute condition demanding immediate medical attention.

Employer means an Employer as defined in the Trust Agreement.

Enrolment Grace Period means within four months from the coverage effective date for all benefits.

Evidence of Insurability means written proof, satisfactory to the Carrier, that the Member or Dependent is an insurable risk under the terms of this Plan.

Fee Guide means the Canadian provincial/territorial dental Fee guide for Dentists (general practitioners), Dental hygienists, Dental Specialists, and Denturists that contains dental services and fees in effect on the date the dental services are performed. For Alberta, the Fee guide means the current Alberta Blue Cross Usual and Customary fee guide.

Fee Schedule means the applicable Carrier Fee schedule for Dentists (general practitioners), Dental hygienists, Dental Specialists, and Denturists that contains eligible dental services, financial limits, treatment frequencies, and fees in effect on the date the dental services are performed.

Government Plan means the health, drug, and dental benefit coverage that Canadian federal, provincial and territorial governments provide for their residents.

Hospital means an acute care institution which:

1. provides primarily for the diagnosis and short-term treatment of patients for a wide range of diseases or injuries; and

2. may or may not have a group of beds or rooms or a separate wing or building to which patients requiring extended care are admitted; and

3. if located in Canada, is recognized as a “public general hospital” and is generally not operated for profit; and

4. has a staff of one or more Physicians available at all times, and continuously provides 24 hour nursing services by registered nurses (RN’s); and

5. is not primarily a health spa, hospice, clinic, nursing home, rest or convalescent facility, or addiction treatment centre.

Illness means any health deterioration or bodily disorder certified by a Physician. For the purposes of the Plan, organ donations and transplants and related complications shall be considered an Illness.

Injury means bodily injuries caused by an Accident.

Insured Person means the Member or one of their insured Dependents.

Insured Member means a Member who is insured for a particular benefit.

Insured Spouse means a Spouse who is insured for a particular benefit.

Insured Dependent Child means a Dependent Child who is insured for a particular benefit. Insured Dependent Children has the same meaning.

JEIS or Joint Early Intervention Service means program designed to complement the LTD plan by providing proactive and timely service to plan Members that facilitates their return to work in a caring, safe and timely manner.

LTD means long term disability.

Lay-Off means for the purpose of this Plan, temporary cessation of Active Employment that does not constitute Leave of Absence, strike or lock out, or termination of employment.

Leave of Absence means a period of absence of a Member who is not Actively Employed and is absent from employment with their Employer for reasons other than being disabled, on Lay-Off, strike, or lock out and if a member of the union has been granted such Leave of Absence pursuant to the Collective Agreement.

Loss means

- with reference to quadriplegia, paraplegia, and hemiplegia means the complete and irreversible paralysis of such limbs;
- with reference to hand or foot means complete severance through or above the wrist or ankle joint, but below the elbow or knee joint;
- with reference to arm or leg means complete severance through or above the elbow or knee joint;
- with reference to thumb and index finger means complete severance through or above the first phalange;
- with reference to fingers means complete severance through or above the first phalange of all four fingers of one hand;
- with reference to toes means, complete severance of both phalanges of all the toes of one foot;
- with reference to eye means the irrecoverable loss of the entire sight thereof;
- with reference to speech means complete and irrecoverable loss of the ability to utter intelligible sounds;
- with reference to hearing in one ear means complete and irrecoverable loss of hearing in one ear;
- with reference to hearing means complete and irrecoverable loss of hearing in both ears.

Loss of Use means the total and irrecoverable loss of use provided the loss is continuous for 12 consecutive months and such loss of use is determined to be permanent.

All claims submitted under this Plan for Loss of Use must be verified by agreement between a licensed practicing Physician appointed by the Board of Trustees and a licensed practicing Physician appointed by the Carrier, or in the event that the two Physicians so appointed cannot arrive at an agreement, a third licensed practicing Physician shall be selected by the first

two Physicians and the majority decision of the three Physicians shall be binding on the Board of Trustees and the Carrier. This procedure may be waived by the Carrier at its sole discretion.

Indemnity provided under this Plan for all losses sustained by any one (1) Insured Person as the result of any one (1) accident will not exceed the Principal Sum, with the exception of those losses listed in the Table of Losses where the indemnity is shown as two times the Principal Sum.

Maternity, Parental, Family Caregiver and Compassionate Care Leave means the period of formal maternity, parental, family caregiver or compassionate care leave to which the Member is entitled under federal or provincial legislation, or a longer period, if the Employer's normal practice permits, or any other period during which a Member receives maternity, parental, family caregiver or compassionate care benefits under the Employment Insurance Program.

Maximum Benefit Period means, in respect of a particular Disability of a Member, the period of time commencing at the end of the Elimination Period and ending on the earlier of normal retirement age of the Member as defined under the Municipal Pension Plan, or the Member having 35 years of pensionable service under the Municipal Pension Plan, or from any other registered pension plan arising out of employment with the Employer and a minimum age of 55.

Member means a Member, as defined in the Trust Agreement, who meets the eligibility requirements outlined in the Summary of Benefits of their Participating Employer.

Net Monthly Earnings means the monthly Earnings in effect immediately prior to commencement of Disability less all income taxes and contributions to the Canada/Quebec Pension Plan and Employment Insurance payable thereon.

Net Proceeds of Third Party Claim means Proceeds of Third Party Claim less legal fees and disbursements reasonably and properly incurred by the Member in prosecuting the Third Party Claim and any amount the Member can verify to the reasonable satisfaction of the Carrier is attributable to the loss of destruction of property of the Member.

Participating Employer means a compulsory employer (as described in subsection 3.01 of the Trust Agreement) or a permitted employer (as defined in subsection 3.02 of the Trust Agreement).

Physician means a medical practitioner lawfully entitled to practice medicine in the place where they provides the medical services but excludes a Physician residing with or related to you or your Dependent.

Plan means the Plan as defined in the Trust Agreement.

Practitioner means a person currently licensed, certified, or registered to practice a profession by the appropriate licensing, certification, or registration authority in the jurisdiction where the care or services are provided, or where no such authority exists, has a certificate of competency from the professional body which established standards of competence and conduct for the profession, and is acting within the scope of that license.

Principal Sum means the amount described as the Principal Sum under the Accidental Death and Dismemberment benefit in the Summary of Benefits.

Proof or Proof of Claim shall mean written evidence that is sufficient to verify the circumstances of an event or to establish a fact that is pertinent to a Member's coverage or a claim for benefits under this Plan, including the amount of a Member's Pre-Disability Earnings. The evidence must be acceptable to the Carrier and received in a format approved for such purposes by the Carrier.

Provider means a person, group, or other entity currently licensed, certified, or registered to provide an eligible service, medical supply or equipment by the appropriate licensing, certification, or registration authority in the jurisdiction where the services or equipment are provided or, where no such authority exists, has a certificate of competency from the professional body which establishes standards of competence and conduct for the profession, and is acting within the scope of that license.

Pre-Disability Earnings means the average monthly Earnings a Member received or was entitled to receive during the 12 months immediately prior to the Date of Disability.

Pre-Existing Condition means any condition or Illness (whether diagnosed or not) for which a Member was treated or attended to by a Physician, or for which drugs were prescribed, during the twelve (12) month period

immediately prior to the effective date of the Member's coverage of this benefit.

Proceeds of Third Party Claim means all sums of money paid by or on behalf of a Third Party towards the settlement of a Third Party Claim with or without any admission of liability, or in satisfaction of a judgement of a Third Party Claim rendered by a court of competent jurisdiction, including costs included in any settlement or judgement but excluding any no fault benefits paid to the Member under Part VII of the regulations under the Insurance (Motor Vehicle) Act.

Regular Duties means the duties that the Member's Employer expected the Member to perform immediately prior to the Date of Disability.

Rehabilitation Employment Program means a mandatory program established or approved by the Carrier for rehabilitation of a Disabled Member, to enable the Member to return to suitable employment.

Reimbursement Agreement means an agreement entered into between a Member and the Board of Trustees and/or the Carrier pursuant to Section 11(R) Third Party Claims in such form as the Board of Trustees shall from time to time prescribe.

Spouse means the person legally married to the Member or a person who has been residing with the Member in a common-law relationship for and who is publicly represented as the Member's spouse. Only one Spouse is eligible for coverage under the Contract at any one time.

The definition of Spouse may vary by Participating Employer. See the Summary of Benefit for details.

Summary of Benefits means the benefits outlined by Participating Employer in Appendix A.

Terminal Condition means an injury or illness from which there is no reasonable prospect of recovery, as determined by the Carrier, and which is expected to result in the Member's death within 12 months.

Third Party means any person, firm, partnership or body corporate that a Member claims is legally liable in whole or in part for damages arising from events or circumstances the Member alleges caused or contributed to Disability for which the Member has applied for LTD Benefits under this Plan.

Third Party Claim means a claim of a Member against a Third Party under all heads of damages including without limitation; general damages, special damages, past wage loss and future wage loss arising from events or circumstances the Member alleges caused or contributed to Disability for which the Member has applied for LTD Benefits under this Plan.

Training and Experience means all of the knowledge and skills the Member acquired while in school, from their current or former employment or during their non-working hours.

Trust Agreement means the Public Education Benefits Trust Fund Trust Agreement made the 28th day of June, 2002 between Canadian Union of Public Employees (CUPE) on behalf of its Local Unions referred to therein and the British Columbia Public School Employers' Association and amendments thereto.

Trustees means the persons duly appointed to the Board of Trustees at the applicable time pursuant to the provisions of the Trust Agreement.

Waiting Period means a period of time that must pass in order for a Member to become eligible for benefits under this Plan. The Waiting Period for each benefit varies by Participating Employer. See Summary of Benefits for details.

B. TRUST AGREEMENT DEFINITIONS

Terms having a prescribed meaning in the Trust Agreement when used herein shall, to the extent the context permits, have the same meaning as prescribed in the Trust Agreement.

SECTION 2. GENERAL PROVISION

A. EFFECTIVE DATE

The provisions of the Plan text of the Public Education Benefits Trust (PEBT) are effective August 1, 2004.

B. HIERARCHY OF PLAN DOCUMENTS

Subject to any expressed intention to the contrary, the following documents shall rank in the following order of priority in respect of any matter or thing concerning the Plan including without limitation any discrepancy, matter of interpretation or benefit entitlement:

First, the applicable collective agreement between Employer and the union;

Second, the Trust Agreement; and

Third, this Plan Text.

Provided further that in the case of any discrepancy between this Plan Text and contract with the Carrier, the contract with the Carrier shall govern.

The Carrier's practice, as agreed to by the Trustees, will be used in the administration of all Plan Text provisions.

C. SINGULAR AND PLURAL

In this Plan Text, words in the singular include the plural, and words in the plural include the singular.

D. ELIGIBILITY AND EFFECTIVE DATE OF COVERAGE

1. Members who were Actively Employed by a Participating Employer are entitled to coverage for Benefits under the Plan commencing on the effective date of that Participating Employer’s participation in the Plan, providing they have completed the applicable Waiting Period and work at least the minimum number of hours per week required.

2. Members who were Actively Employed by a Participating Employer but have not completed the applicable Waiting Period are entitled to

coverage for Benefits under the Plan commencing once they have completed the remainder of the applicable Waiting Period provided they work at least the minimum number of hours per week required.

3. Members who commence Active Employment with a Participating Employer after the effective date of that Participating Employer's participation in the Plan are entitled to coverage under the Plan after completing the applicable Waiting Period provided they work at least the minimum number of hours per week required.

4. Members who were not Actively at Work on the effective date of that Participating Employer's participation in the Plan are entitled to Benefits under the Plan upon return to Active Employment and completion of the applicable Waiting Period provided they work at least the minimum number of hours per week required.

5. When Evidence of Insurability is required for any or a portion of any Benefit, the Carrier will determine the effective date of the Member's applicable coverage following the approval of the Evidence of Insurability.

6. Existing Dependents are covered on the date of commencement of the Member's coverage.

7. New Dependents are covered on the date they become a Dependent providing application is received by the Administrator within 4 months of the date they become a Dependent, otherwise the Late Applicant provision outlined into this section applies.

E. ENROLLMENT PROCESS

To enrol, the Member must complete or have already completed an application form provided by the Participating Employer within the Enrolment Grace Period for themselves and/or their Dependent(s) (where applicable). If the application form is not completed within the Enrolment Grace Period, the Late Applicant provisions outlined in this Plan apply.

F. LATE APPLICANT

If Basic Life, Dependent Life, Basic Accidental Death and Dismemberment and/or Extended Health coverage is not applied for within the Enrolment

Grace Period, Evidence of Insurability for the Member and/or Dependent(s) is required by the Carrier to determine eligibility for coverage.

The Late Applicant provision for Dental coverage varies by Participating Employer. If coverage is not applied for within the Enrolment Grace Period, the Member and/or Dependent(s) will either:

1. Submit a dental declaration to the Carrier to determine eligibility; or

2. A dollar amount restriction will be applied for their first year of coverage.

Refer to Section 10 DENTAL to see which provision applies to each Participating Employer.

G. TERMINATION OF COVERAGE

A Member, who is covered under the Plan, and where applicable their Dependents, shall cease to be entitled to coverage under the Plan on the earliest of the following dates:

1. The date the Member no longer meets the definition of Member;

2. The date the Member temporarily occupies a position that is not eligible for coverage in accordance with the definition of Member in Section 1(A) Definitions;

3. The date of the Member's termination of service;

4. The date of the Member's retirement unless otherwise specified in the Summary of Benefits; and

5. The date based on Termination Of Coverage provisions outlined within the respective sections of Benefits Provided By The Plan.

H. CONTINUATION OF COVERAGE

1. Maternity, Parental, Family Caregiver or Compassionate Care Leave

Coverage may be continued through part or all of the period of the Maternity, Parental, Family Caregiver and Compassionate Care Leave.

The Participating Employer must be informed of the scheduled date of return to work before the beginning of the leave. Coverage continuation provisions may differ by benefit. Refer to each benefit section outlined in this Plan for details.

If a Member's coverage has been terminated because of maternity, parental, family caregiver or compassionate care leave of absence:

1) which does not exceed the duration provided by the Employment Insurance Act, other applicable legislation or the respective Collective Agreement, it can be reinstated immediately upon return to work provided the application is made within 31 days of the return to work, and the Member will not be considered a new Member, or

2) which exceeds the duration provided by the Employment Insurance Act, other applicable legislation or the respective Collective Agreement, they will be considered a new Member and must re-satisfy the eligibility requirements and waiting period outlined within the Participating Employer's Summary of Benefits.

2. Strike or Lock-out

Coverage may be continued pursuant to the Labour Relations Code of British Columbia and the respective Collective Agreement.

3. Secondments, Elections, Appointments or leaves for Public Office

Members who are seconded, elected, on paid leave of absence, appointed to union positions or are elected/appointed to a public office/duty may continue to have coverage under the Plan during the period of their service to the union or while doing the public office/duty.

4. Unpaid Leaves of Absence

Coverage may be continued during a period of unpaid leave of absence pursuant to the respective Collective Agreement or the policies of the Participating Employer. Coverage continuation provisions may differ by benefit. Refer to each benefit section outlined in this Plan for details.

5. Lay off

Coverage may be continued during a period of lay off pursuant to the respective Collective Agreement or the policies of the Participating Employer. Coverage continuation provisions may differ by benefit. Refer to each benefit section outlined in this Plan for details.

I. CHANGES IN AMOUNTS OF COVERAGE

Any change in the amount of insurance or change in benefit will become effective on the later of the following dates provided the Member is Actively at Work on that date:

1. The date the Member becomes eligible for such change; or

2. The date outlined in the Summary of Benefits; or

3. The date outlined in the Collective Agreement or based on administrative practice of the Participating Employer; or

4. If Evidence of Insurability is required, the date specified by the Carrier following approval of the Evidence of Insurability.

For changes in the amount of coverage for Optional Life, refer to Section 5 - Optional Life.

J. DELAYED EFFECTIVE DATE OF COVERAGE

1. The coverage effective date of any initial, increased, or additional coverage will be delayed under the following circumstances:

i. when a Member is not Actively at Work on the coverage effective date, or

ii. when the Dependent (except for a new-born child) is confined to a Hospital or institution on the coverage effective date, or

iii. when Evidence of Insurability or dental declaration satisfactory to the Carrier is required.

2. Under these circumstances, the coverage effective date will commence as follows:

   i. the date the Member returns to Active Employment. If the Member is not Actively at Work on the date their coverage would have otherwise changed due solely to a paid leave or a statutory holiday, then they will be considered Actively at Work on such date,

   ii. the day after the Dependent (except a new-born child) ceases to be confined to a Hospital or institution,

   iii. the date the Carrier approves the Evidence of Insurability or dental declaration for each late applicant.

3. Members not Actively at Work whose waiver of premium has been approved prior to the Member's effective date of coverage will be covered for any other benefits.

K. MISSTATEMENT OF AGE

If the Age of any individual has been misstated, the benefits payable under the Plan will be based on the actual Age of the individual concerned, at the relevant time. If the Age has been misstated, premium adjustments will be made for the full time such coverage has been in force.

L. COLLECTIVE AGREEMENTS

Pursuant to Section 6 of the Trust Agreement, when the type and level of benefits to be provided to Members is determined through collective bargaining, the Trustees do not have any discretion to vary the type or level of benefits to be provided from that specified in the applicable Collective Agreement(s).

M. REINSTATEMENT

The normal Waiting Period will be waived for the following Members:

1. A Member who becomes eligible under this Plan within six (6) calendar months immediately following the coverage termination date. The application form for reinstatement must be received within 31 days of the date of recall or rehire.

Coverage will be effective on the date of recall or rehire.

N. CLAIM LIMITATIONS

A Member must follow the Plan's procedures with respect to making application for claim.

The Member must provide explanation or Proof to support the claim, such as itemized bills, Physician's statement, or any other information considered necessary.

O. LIMITATION ON LEGAL CLAIMS

Any cause of action a Member or Beneficiary may have against a Carrier in respect of any claim or benefit under the Plan shall be subject to such time limits and limitations of liability as may be provided for in the applicable agreement or policy between the Trustees and the Carriers.

P. AMENDMENTS

The Trustees may by written instrument amend the Plan from time to time as and when permitted by the Trust Agreement.

Q. GUIDELINES

The Trustees may make guidelines for the purpose of administration of the Plan.

Guidelines made pursuant to this subsection will come into effect upon the date determined by the Trustees and shall be binding on Employers and Members and shall be adhered to by the Administrator and Carriers.

R. CURRENCY

All dollar amounts referred to herein are in the lawful currency of Canada.

SECTION 3. BENEFIT SCHEDULE

A. BENEFITS PROVIDED BY THE PLAN

1. Basic Life Insurance
2. Optional Life Insurance
3. Dependent Life Insurance
4. Retiree Life Insurance
5. Basic Accidental Death and Dismemberment
6. Voluntary Accidental Death and Dismemberment
7. Extended Health
8. Medical Referral Travel Benefit
9. Dental
10. Other LTD Benefits

B. CORE LONG TERM DISABILITY PROGRAM AND JOINT EARLY INTERVENTION SERVICE

1. A Core Long Term Disability (LTD) Benefit is provided by the PEBT to eligible Members of Participating Employers to provide a regular income for Members who cannot work due to illness or injuries not covered under the Provincial Worker's Compensation program. For plan provisions refer to the Core Long Term Disability Program Text.

2. An integrated part of the Core LTD Benefit is the Joint Early Intervention Service (JEIS) which confidentially helps ill and injured Members return to work in a caring, safe, and timely manner.

The JEIS program works with Members who are ill or injured at the very beginning (by the 6th day) of their absences from work. Refer to the PEBT website at www.pebt.ca for details.

C. BENEFITS PROVIDED BY PARTICIPATING EMPLOYER

Coverage varies by Participating Employer and not all benefits may be offered. Consult the Summary of Benefits for coverage provisions by Participating Employer. Refer to the list of Participating Employers by benefit throughout this Plan Text.

SECTION 4. BASIC LIFE

A. COVERAGE

A Basic Life benefit as set out in the attached Summary of Benefits is payable on death of a Member.

B. PAYMENT OF BENEFIT

The Carrier will pay the amount of Basic Life benefit in force for the Member at the date of death to the Member's Beneficiary or estate.

C. BENEFICIARY DESIGNATION

A Member may designate a Beneficiary for the Basic Life benefit. Such designation or changes in Beneficiary must be in writing and entered in the records of the Participating Employer.

If there is no designated living Beneficiary, benefits will be payable to the estate.

D. LIVING BENEFIT

If a Member develops a Terminal Condition the Carrier will pay to the Member the living benefit amount shown in the Summary of Benefits, provided the Carrier receives:

1. written notice from the Member or the Member's legal representative requesting this benefit, and

2. written consent from the Member's Beneficiary, and

3. written proof, satisfactory to the Carrier, of the Member's medical condition from the attending Physician.

Limitations

1. The living benefit amount is payable only once under this Plan.

2. The Basic Life benefit amount payable to the Member's Beneficiary, and any amount, which may be converted to an

individual policy, will be reduced by the amount payable under this benefit.

E. WAIVER OF PREMIUM

If a Member becomes Disabled after the Participating Employer's participation date as listed in Section 4 (L), coverage will continue without payment of Basic Life premiums which will continue to be waived for as long as the Member remains Disabled under the Core LTD Benefit and is receiving long term disability benefits.

If a Member is not eligible for Core LTD Benefits, the member must be continuously Disabled for a period of six months before being eligible for Waiver of Premium benefits.

Coverage will continue without payment of Basic Life premiums and will continue to be waived until the date the Member ceases to be Disabled, fails to provide the Carrier proof of continued Disability, or attains age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55.

The Basic Life benefit amount for which the premiums are waived shall be the amount in force on the last day immediately prior to the Date of Disability.

F. INSTALMENT DISABILITY BENEFIT

If a Member who is covered for this benefit, as shown in the Summary of Benefits, becomes Permanently Totally Disabled before retirement or age 60, the Carrier will pay the amount of the Member's Basic Life benefit on the date Permanent Total Disability is payable in 60 equal monthly instalments, provided the Carrier receives written notice from the member requesting the payment of the Basic Life benefit in instalments and written consent from the Member's Beneficiary(ies). If the Member changes Beneficiary(ies) while receiving monthly instalments, written consent will be required from the new Beneficiary(ies).

If the Member dies during the period that instalments are paid, the remaining instalments will be paid in one sum.

G. TERMINATION OF A MEMBER'S COVERAGE

A Member's coverage will terminate when the earliest of the following occurs:

1. the benefit terminates under this Plan,

2. the Member attains the termination age stated in the Summary of Benefits,

3. the Member commences active duty in the armed forces of any country, state, or international organization,

4. the Member fails to pay any required Member premium contribution,

5. the Member retires, unless otherwise specified in the Summary of Benefits,

6. the Member dies, the earlier of the Member's attainment of age 65, or the Member having 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum of age 55 for Members who have qualified for the Waiver of Premium benefit,

7. employment terminates or changes so that the Member ceases to be eligible for coverage under this Plan. Cessation of Active employment is considered to be termination of employment except when the Member ceases to be Actively employed due to sickness or injury, the coverage may be continued pursuant to the Collective Agreement.

H. CONVERSION OPTION

When a Member's Basic Life coverage terminates on or before their 65th birthday, the Member may convert without evidence of insurability, all or part of this Basic Life coverage to an individual policy offered and underwritten by the Carrier as per the conditions below. This conversion option also applies to scheduled reductions or termination of coverage which become effective at specified ages, without exceeding age 65. The amount of coverage converted will not be less than the minimum amount for which the

Carrier issues an individual policy. The maximum amount which may be converted will be limited to the lesser of:

1. $200,000 or the maximum amount prescribed by applicable legislation, or

2. the amount of terminated life coverage under this policy less any amount for which the Member becomes eligible under any other group policy within 31 days after their coverage terminates.

The individual policy will be issued subject to the following:

1. the receipt of the first premium and a duly completed application from the Member within 31 days of the date of termination of the Basic Life coverage of the Member, and

2. the type of individual policy applied for will be without disability or accidental death benefits and may be an individual policy of term insurance for a period of 1 year, or an individual policy of term insurance to the age of 65,

3. should the individual policy selected be a standard or non-smoker type, the standard rates will apply.

Members over the age of 65 are not eligible to convert life coverage.

I. EXTENSION OF COVERAGE AFTER COVERAGE TERMINATION

If a Member dies within 31 days after termination of their coverage, the full amount of Basic Life coverage the Member was eligible to convert will be payable. However, any individual policy issued or for which application has been made under the conversion option shall be of no effect.

J. OPTIONAL MODE OF SETTLEMENT

A Member may, by advising the Carrier in writing, choose to have the benefit proceeds paid in installments and revoke or change a previous installment settlement choice. The Beneficiary may choose to have the proceeds paid in installments if no choice has been made at the time of the Member's death.

K. CLAIMS PROCEDURES

In the case of death the Beneficiary(ies) entitled to make claim must provide the Carrier:

1. written notice of claim not later than 30 days from the date of death, and

2. written Proof of loss including an original or certified copy of a certificate from a Physician in a form acceptable to the Carrier or a government issued certificate of death indicating the cause of death within 90 days of the date of death.

Failure to give notice or proof of claim within the time prescribed will not invalidate the claim if the notice or proof is given as soon as reasonably possible. However, no payment will be made on any claim submitted later than 12 months from the date of death.

L. BASIC LIFE – PARTICIPATING EMPLOYER LISTING

School District	Union Local	Basic Life Effective Date	Policy Number
School District No. 05 (Southeast Kootenay)	CUPE 4165	January 1, 2005	53701
School District No. 06 (Rocky Mountain)	CUPE 440	April 1, 2007	53753
School District No. 08 (Kootenay Lakes)	CUPE 748	February 1, 2005	53702
School District No. 10 (Arrow Lakes)	CUPE 2450	February 1, 2005	53717
School District No. 19 (Revelstoke)	CUPE 5150	October 1, 2004	53703
School District No. 20 (Kootenay-Columbia)	CUPE 1285	February 1, 2005	53704
School District No. 22 (Vernon)	CUPE 5523	February 1, 2005	53705
School District No. 23 (Central Okanagan)	CUPE 3523	August 1, 2004	53706
School District No. 27 (Cariboo-Chilcotin)	IUOE959	March 1, 2007	53758
School District No. 28 (Quesnel)	CUPE 4990	March 1, 2007	53757
School District No. 33 (Chilliwack)	CUPE 411	May 1, 2007	53763
School District No. 35 (Langley)	CUPE 1260	November 1, 2004	53707
School District No. 35 (Langley)	CUPE 1851	November 1, 2004	53707
School District No. 36 (Surrey)	CUPE 728	June 1, 2007	53761
School District No. 37 (Delta)	CUPE 1091	November 1, 2004	53746
School District No. 38 (Richmond)	CUPE 716	April 1, 2006	53708
School District No. 39 (Vancouver)	CUPE 15	June 1, 2007	53766
School District No. 39 (Vancouver)	CUPE 407	April 1, 2006	53709
School District No. 39 (Vancouver)	IUOE 963	June 1, 2007	53767

School District No. 40 (New Westminster)	CUPE 409	April 1, 2005	53710
School District No. 41 (Burnaby)	CUPE 379	August 1, 2004	53711
School District No. 42 (Maple Ridge - Pitt Meadows)	CUPE 703	August 1, 2004	53712
School District No. 43 (Coquitlam)	CUPE 561	April 1, 2007	53760
School District No. 44 (North Vancouver)	CUPE 389	September 1, 2004	53713
School District No. 45 (West Vancouver)	WVMEA	April 1, 2007	53759
School District No. 46 (Sunshine Coast)	CUPE 801	October 1, 2004	53714
School District No. 47 (qathet)	CUPE 476	October 1, 2004	53745
School District No. 48 (Sea to Sky)	CUPE 779	November 1, 2004	53715
School District No. 49 (Central Coast)	NTSA	February 1, 2007	53752
School District No. 50 (Haida Gwaii)	CUPE 2020	December 1, 2004	53716
School District No. 51 (Boundary)	CUPE 2098	February 1, 2005	53719
School District No. 52 (Prince Rupert)	IUOE882B	February 1, 2007	53754
School District No. 53 (Okanagan-Similkameen)	CUPE 523	November 1, 2004	53720
School District No. 54 (Bulkley Valley)	CUPE 2145	May 1, 2005	53721
School District No. 57 (Prince George)	CUPE 4991	January 1, 2007	53765
School District No. 57 (Prince George)	CUPE 3742	December 1, 2004	53722
School District No. 58 (Nicola - Similkameen)	CUPE 847	February 1, 2005	53723
School District No. 59 (Peace River South)	Teamsters 31	May 1, 2007	53769
School District No. 59 (Peace River South)	CUPE 4992	May 1, 2007	53768
School District No. 59 (Peace River South)	BCGEU 710	May 1, 2007	53756
School District No. 60 (Peace River North)	CUPE 4653	May 1, 2007	53755
School District No. 60 (Peace River North) - Retirees	CUPE 4653	May 1, 2007 (Terminated)	53771
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	53724
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	53748
School District No. 62 (Sooke)	CUPE 459	March 1, 2005	53725
School District No. 63 (Saanich)	CUPE 441	October 1, 2004	53726
School District No. 64 (Gulf Islands)	CUPE 788	March 1, 2005	53727
School District No. 67 (Okanagan - Skaha)	CUPE 523	April 1, 2005	53728
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004	53729
School District No. 69 (Qualicum)	CUPE 3570	March 1, 2005	53730
School District No. 70 (Pacific Rim)	CUPE 727	March 1, 2005	53731
School District No. 71 (Comox Valley)	CUPE 439	November 1, 2004	53747
School District No. 72 (Campbell River)	CUPE 723	February 1, 2007	53751
School District No. 73 (Kamloops Thompson)	CUPE 3500	February 1, 2005	53732
School District No. 74 (Gold Trail - (Legacy))	CUPE 1040	May 1, 2005	53718
School District No. 74 (Gold Trail)	CUPE 733	May 1, 2005	53734
School District No. 75 (Mission)	CUPE 593	March 1, 2005	53735
School District No. 78 (Fraser-Cascade)	CMAW2423	May 1, 2005	53762
School District No. 79 (Cowichan Valley)	CUPE 5101	January 1, 2007	53736

School District No. 79 (Cowichan Valley)	USW1-1937	March 1, 2005	53764
School District No. 81 (Fort Nelson)	BCGEU 710	January 1, 2007	53750
School District No. 82 (Coast Mountains - Regular Employees)	CUPE 2052	September 1, 2004	53737
School District No. 82 (Coast Mountains - Legacy Employees)	CUPE 2052	September 1, 2004	53738
School District No. 83 (North Okanagan-Shuswap)	CUPE 523	March 1, 2005	53739
School District No. 84 (Vancouver Island West)	CUPE 2769	September 1, 2004	53740
School District No. 85 (Vancouver Island North)	CUPE 401	April 1, 2005	53741
School District No. 87 (Stikine)	CUPE 2052-02	December 1, 2004	53742
School District No. 91 (Nechako Lakes)	CUPE 4177	May 1, 2005	53743
School District No. 92 (Nisga'a)	CUPE 2298	December 1, 2004	53744
School District No. 93 (Conseil Scolaire Francophone)	CUPE 4227	January 1, 2007	53749

SECTION 5. OPTIONAL LIFE COVERAGE

A. COMMENCEMENT OF COVERAGE

A Member of a Participating Employer listed in the Optional Life table of Appendix A may elect this coverage in addition to the Basic Life coverage

and/or insure their Spouse or Dependent Child if dependent coverage is available through their Participating Employer's plan. To qualify, the Optional Life coverage must be applied for and approved prior to age 65. The Carrier will determine the date the coverage will become effective following receipt and approval of any Evidence of Insurability that may be required and provided the Member is Actively at Work on that date. If the Participating Employer has Optional Life coverage for Dependent Children, evidence of insurability is only required for any amount in excess of $5,000.

B. COVERAGE

Optional Life coverage as set out in the attached Summary of Benefits is payable on death of a Member or Dependent.

C. PAYMENT OF BENEFIT

The Carrier will pay the Optional Life benefit in force for the Member or Dependent at the date of death to the Beneficiary(ies).

D. CHANGES IN AMOUNTS OF COVERAGE

An Insured Person may elect to change the amount of this coverage. The change will be effective on the first of the month coincident with or next following the date of application. An increase in coverage is contingent on the Carrier's approval of the Evidence of Insurability. If a Member is not Actively Employed on the date an increase would otherwise be effective, they will not be insured for the additional amount until they return to Active Employment.

When a Member applies for an increase in coverage in excess of the non-evidence maximum for their Dependent Children, the increase applies to all Dependent Children in the family. Evidence of Insurability is required for each Dependent Child.

E. BENEFICIARY DESIGNATION

A Member may designate a Beneficiary(ies) for Optional Life coverage. Such designation or changes in beneficiary(ies) must be in writing and entered in the records of the Employer. The Member will be the Beneficiary for Spouse or Dependent Child Optional Life coverage.

If there is no designated living beneficiary, benefits will be payable to the estate.

F. WAIVER OF PREMIUM

The Carrier will waive payment of the Optional Life coverage premium for an Insured Person when the Member is approved for Basic Life Waiver of Premium. Coverage will continue without payment of Optional Life premiums and will continue to be waived until the date the Member ceases to be Disabled, fails to provide the Carrier proof of continued Disability, or attains age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55.

The Carrier must be notified by the Basic Life Waiver of Premium Administrator that the Member has been approved for the Basic Life Waiver of Premium benefit before Optional Life coverage premium will be waived.

The Carrier must be notified by the Basic Life Waiver of Premium Administrator when the Member has returned to work.

G. TERMINATION OF COVERAGE

1. A Member's Optional Life coverage will terminate when the earliest of the following occurs:

i. the Member's Basic Life coverage terminates,

ii. the Member retires,

iii. the Member attains age 70,

iv. the Member is no longer eligible for this Benefit.

2. The Spouse's Optional Life coverage terminates on the date the Member's Optional Life coverage terminates or on the date the Spouse attains age 70, whichever is earlier.

H. CONVERSION OPTION

The conversion option is available for the Member (Actively Employed or Disabled) or Spouse on termination of the Optional Life coverage. This conversion is subject to all conditions specified in the Conversion Option provision of the Basic Life coverage, and any amount converted is included as part of the maximum amount available.

I. OPTIONAL MODE OF SETTLEMENT

By advising the Carrier in writing, an Insured Person may choose to have the proceeds of this benefit paid in installments and revoke or change a previous installment settlement choice. The Beneficiary(ies) may choose to have the proceeds paid in installments if no choice has been made at the time of the Insured Person's death.

J. EXCLUSIONS

No benefit amount will be paid if death occurs as a result of suicide or self-inflicted injuries, whether intentional or unintentional, within 2 years of the effective date of the Insured Person’s coverage under this benefit.

This exclusion applies to:

1. the benefit amount that the Insured Person initially selects, and
2. any increase in the benefit amount the Insured Person selects at a later date.

K. CLAIMS PROCEDURES

In the case of death the Beneficiary(ies) entitled to make claim must provide the Carrier:

1. written notice of claim not later than 30 days from the date of death, and

2. written Proof of loss including an original or certified copy of a certificate from a Physician in a form acceptable to the Carrier

or a government issued certificate of death indicating the cause of death within 90 days of the date of death.

Failure to give notice or proof of claim within the time prescribed will not invalidate the claim if the notice or proof is given as soon as reasonably possible. However, no payment will be made on any claim submitted later than 12 months from the date of death.

L. OPTIONAL LIFE COVERAGE – PARTICIPATING EMPLOYER LISTING

Optional Life coverage includes Employee, Spouse and Dependent Child coverage unless otherwise specified in the following table.

School District	Union Local	Optional Life Effective Date	Policy Number
School District No. 28 (Quesnel)	CUPE 4990	March 1, 2007	53757
School District No. 37 (Delta)	CUPE 1091	November 1, 2004 *(Employee and Spouse only)*	53746
School District No. 39 (Vancouver)	CUPE 407	February 1, 2014	53709
School District No. 43 (Coquitlam)	CUPE 561	March 1, 2014	53760
School District No. 44 (North Vancouver)	CUPE 389	March 1, 2003 *(Employee and Spouse only)*	53713
School District No. 45 (West Vancouver)	WVMEA	November 1, 2006	53759
School District No. 47 (qathet)	CUPE 476	October 1, 2004	53745
School District No. 53 (Okanagan-Similkameen)	CUPE 523	November 1, 2004 *(Employee and Spouse only)*	53720
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	53771
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	53724
School District No. 62 (Sooke)	CUPE 459	March 1, 2005	53748
School District No. 63 (Saanich)	CUPE 441	October 1, 2004	53725
School District No. 64 (Gulf Islands)	CUPE 788	March 1, 2005 *(Employee and Spouse only)*	53726
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004 *(Employee only)*	53727
School District No. 69 (Qualicum)	CUPE 3570	March 1, 2005	53729
School District No. 70 (Pacific Rim)	CUPE 727	March 1, 2005	53730
School District No. 71 (Comox Valley)	CUPE 439	November 1, 2004	53731
School District No. 73 (Kamloops Thompson)	CUPE 3500	February 1, 2005 *(Employee and Spouse only)*	53747
School District No. 74 (Gold Trail - (Legacy))	CUPE 1040	May 1, 2005 *(Employee and Spouse only)*	53732
School District No. 74 (Gold Trail)	CUPE 733	May 1, 2005	53718

		(Employee and Spouse only)	
School District No. 78 (Fraser-Cascade)	CMAW2423	May 1, 2005	53734
School District No. 79 (Cowichan Valley)	CUPE 5101	January 1, 2007	53762
School District No. 81 (Fort Nelson)	BCGEU 710	January 1, 2007	53736
School District No. 82 (Coast Mountains - Legacy Employees)	CUPE 2052	September 1, 2004	53750
School District No. 85 (Vancouver Island North)	CUPE 401	April 1, 2005	53738
School District No. 92 (Nisga'a)	CUPE 2298	December 1, 2004	53741
School District No. 93 (Conseil Scolaire Francophone)	CUPE 4227	January 1, 2007	53744

SECTION 6. DEPENDENT LIFE COVERAGE

A. COMMENCEMENT OF COVERAGE

Members (with eligible Dependents) who are enrolled for Basic Life coverage are eligible for this coverage. The coverage for a Member's Dependent(s) will be effective on the date the later of the following occurs:

1. the Member's Basic Life coverage is effective, and

2. the Member first acquires a Dependent, as defined under this benefit.

For the purposes of this coverage, a Member’s Dependent Child is eligible from birth. Birth is considered from 28 weeks gestation.

Evidence of insurability may be required when the Member applies for Dependent Life coverage more than four months after the later of:

1. the Member's Basic Life coverage eligibility date, and

2. the date the Member first qualifies for Dependent Life coverage.

The Carrier will determine the effective date of coverage.

If, on the date the Dependent Life coverage for a Dependent would otherwise become effective, the Dependent is confined to a hospital, sanatorium, or other institution, coverage will not become effective for that Dependent until they cease to be confined.

B. TERMINATION OF A DEPENDENT'S COVERAGE

A Dependent's coverage will terminate when the earliest of the following occurs:

1. The Member's Basic Life coverage terminates,

2. The Member retires;

3. The Member attains age 70,

4. The Dependent is no longer resident in Canada or the United States,

5. The Dependent commences active duty in the armed forces of any country, state, or international organization,

6. The Dependent no longer qualifies as a Dependent as defined under this policy.

C. PAYMENT OF BENEFIT

Upon receipt of satisfactory written proof of the death of a Dependent, the Carrier will pay to the Member the Dependent Life benefit amount in effect at the time of death.

D. WAIVER OF PREMIUM BENEFIT

The Carrier will waive payment of the Dependent Life coverage premium for a Spouse and Dependent Children when the Member is approved for Basic Life Waiver of Premium. Coverage will continue without payment of Dependent Life premiums and will continue to be waived until the date the Member ceases to be Disabled, fails to provide the Carrier proof of continued Disability, or attains age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55.

The Carrier must be notified by the Basic Life Waiver of Premium Administrator that the Member has been approved for the Basic Life Waiver of Premium benefit before Dependent Life coverage premium will be waived.

The Carrier must be notified by the Basic Life Waiver of Premium Administrator when the Member has returned to work.

E. BENEFICIARY

The Member is the Beneficiary for the Dependent Life benefit for their Dependent(s). If the Member does not survive the Dependent, any Benefit amount due will be payable to the Member's estate.

F. CLAIM PROCEDURE

In the case of death the Member must provide the Carrier:

1. written notice of claim not later than 30 days from the date of death, and

2. written proof of loss including an original or certified copy of a certificate from a Physician in a form acceptable to the Carrier or a government issued certificate of death indicating the cause of death within 90 days of the date of death.

Failure to give notice or proof of claim within the time prescribed will not invalidate the claim if the notice or proof is given as soon as reasonably possible. However, no payment will be made on any claim submitted later than 12 months from the date of death.

G. DEPENDENT LIFE COVERAGE – PARTICIPATING EMPLOYER LISTING

School District	Union Local	Dependent Life Effective Date	Policy Number
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	53724
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	53748
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004	53729

SECTION 7. BASIC ACCIDENTAL DEATH AND DISMEMBERMENT

A. DEFINITIONS

Throughout this Section 7, the following definitions shall apply:

Annual Salary means the current basic annual rate of pay, exclusive of overtime, bonus, commission, or any other additional compensation unless otherwise stated in the applicable Collective Agreement.

Injury means bodily injury caused by an accident and resulting directly and independently of all other causes in Loss covered by the Plan, provided such injury is sustained by the Insured Person while the Plan is in force with respect to such person.

B. ON DEATH OR DISMEMBERMENT

The Carrier will pay an indemnity determined from the Table of Losses if an Insured Member sustains a Loss stated therein resulting from Injury, provided that:

1. such Loss occurs within three hundred and sixty-five days after the date of accident causing such Loss;

2. the indemnity payable for any such Loss shall be the amount stated opposite such Loss in said Table; and the Principal Sum stated therein shall be the amount stated as Principal Sum under the Accidental Death and Dismemberment benefit in the Summary of Benefits, as applicable to such person and this Coverage; and

3. if more than one Loss stated in said Table is sustained as the result of one accident, only one of the amounts so stated in said Table, the largest shall be payable.

TABLE OF LOSSES

Loss of Life ..... The Principal Sum
Loss of Both Hands .....Two Times The Principal Sum
Loss of Both Feet.....Two Times The Principal Sum
Loss of Entire Sight of Both Eyes .....Two Times The Principal Sum
Loss of One Hand and One Foot ..... The Principal Sum
Loss of One Hand and the Entire Sight of One Eye.....The Principal Sum
Loss of One Foot and the Entire Sight of One Eye..... The Principal Sum
Loss of One Arm..... Three-Quarters of The Principal Sum
Loss of One Leg ..... Three-Quarters of The Principal Sum
Loss of One Hand..... Three-Quarters of The Principal Sum
Loss of One Foot ..... Three-Quarters of The Principal Sum
Loss of The Entire Sight of One Eye ..... Three-Quarters of The Principal Sum
Loss of Thumb and Index Finger of the Same Hand..... One-Third of The Principal Sum
Loss of Speech and Hearing in Both Ears .....The Principal Sum
Loss of Speech or Hearing in Both Ears .....Three-Quarters of The Principal Sum
Loss of Hearing in One Ear .....One-Third of The Principal Sum
Quadriplegia
(total paralysis of both upper and lower limbs).....Two Times The Principal Sum
Paraplegia
(total paralysis of both lower limbs).....Two Times The Principal Sum
Hemiplegia
(total paralysis of upper and lower limbs of one side of the body).....Two Times The Principal Sum
Loss of Use of Both Arms or Both Hands.....Two Times The Principal Sum
Loss of Use of One Hand or One Foot..... Three-Quarters of The Principal Sum
Loss of Use of One Arm or One Leg .....Three-Quarters of The Principal Sum
Loss of Four Fingers of One Hand .....One-Third of The Principal Sum
Loss of All Toes of One Foot ..... One-Quarter of The Principal Sum
Brian Death .....The Principal Sum
Loss of Both Arms or Both Legs .....Two Times The Principal Sum
Loss of Use of Both Arms or Both Legs ..... Two Times The Principal Sum
Loss of Use of Thumb and Index Finger ..... One-Third the Principal Sum

C. WAIVER OF PREMIUM

In the event an Insured Member becomes Disabled and their waiver of premium claim is accepted and approved under the Basic Life coverage, then the premiums payable for this benefit are waived as of the same date the claim is accepted and approved under the Basic Life coverage until one of the following occurs, whichever is earlier:

1. The date the Insured Member attains age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55.

2. The date the Insured Member ceases to be Disabled.

3. The date of the death of the Insured Member.

4. The date the contract for this benefit is terminated.

D. EXPOSURE AND DISAPPEARANCE

If by reason of an accident covered by the policy an Insured Member is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which indemnity is otherwise payable hereunder, such Loss will be covered under the terms of the Plan.

If the body of a Insured Member has not been found within one year of disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which such person was an occupant, then it shall be deemed, subject to all other terms and provisions of the Plan, that such Insured Member shall have suffered loss of life within the meaning of the Plan.

E. AIRCRAFT COVERAGE

Such coverage includes such injury sustained while the Insured Member is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from, any aircraft having a current and valid airworthiness certificate, or from any transport type aircraft operated by the transport command of the Canadian Armed Forces Air Transport Command or by the similar Transport Service of any country but excluding while flying in any aircraft owned or operated by the Participating Employer. The aggregate limit of indemnity in the event injuries are sustained by two or more Members for any one accident occurring while an Insured Person is travelling in, entering or exiting any aircraft is $7,500,000.

F. AGGREGATE LIMIT OF INDEMNITY

There is no aggregate limit of indemnity in the event injuries are sustained by two or more Members as the result of any one accident, excluding injuries sustained by two or more Members while travelling in, entering or exiting any aircraft.

G. REPATRIATION

When injuries covered by this benefit result in loss of life of an Insured Member outside 50 Km from their permanent city of residence and within 365 days of the date of the accident, the Carrier will pay the actual expenses incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased but not to exceed the amount of $15,000.00.

H. REHABILITATION

When injuries result in a payment being made by the Carrier under this benefit, the Carrier shall pay in addition:

The reasonable and necessary expenses actually incurred up to a limit of $15,000.00 for special training of the Insured Member provided:

1. such training is required because of such injuries and in order for the Insured Member to be qualified to engage in an occupation in which they would not have been engaged except for such injuries,

2. expenses be incurred within three years from the date of the accident,

3. no payment shall be made for ordinary living, travelling or clothing expenses.

I. FAMILY TRANSPORTATION

When injuries covered under this benefit result in an Insured Member being confined to a hospital, outside 100 Km from their permanent city of residence, within 365 days of the accident and the attending Physician recommends the personal attendance of a member of the immediate family, the Carrier shall pay the actual expenses incurred by the immediate family member for transportation by the most direct route by a licensed common carrier to the confined Insured Member but not to exceed the amount of $15,000.00.

The term "member of the immediate family" means the spouse (or common-law spouse) parents, grandparents, Children age 18 and over, brother or sister of the Insured Member.

J. SEAT BELT RIDER

Benefits under the Plan shall be increased by 10% to a maximum of $50,000.00 for a covered accident if the Insured Member's injury or death results while they are a passenger or driver of a private passenger type automobile and their seat belt is properly fastened. Verification of actual use of the seat belt must be part of the official report of accident or certified by the investigating officer.

K. HOME ALTERATION AND VEHICLE MODIFICATION

If an Insured Member receives a payment under the Table of Losses and was subsequently required (due to the cause for which payment under the Table of Losses was made) to use a wheelchair to be ambulatory, then this benefit will pay, upon presentation of proof of payment:

1. The one-time cost of alterations to the Insured Member's residence to make it wheel-chair accessible and habitable; and

2. The one-time cost of modifications necessary to a motor vehicle, owned by the injured person, to make the vehicle accessible or drivable for the Insured Member.

Benefit payments herein will not be paid unless:

3. Home alterations are made on behalf of the Insured Member and carried out by an experienced individual in such alterations and recommended by a recognized organization, providing support and assistance to wheel-chair users; and

4. Vehicle modifications are made on behalf of the Insured Member and carried out by an experienced individual in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under this provision will not exceed $50,000.00.

L. DAY CARE BENEFIT

If indemnity becomes payable under this benefit for accidental loss of life of an Insured Member, the Carrier will pay an amount equal to the lessor of the following amounts:

1. The actual cost charged by such day care center per year, or

2. 5% of the Insured Member's Principal Sum, or

3. $5,000.00 per year.

Payment will be made on behalf of any Child who was an Insured Member's Dependent at the time of such Loss and is under age 13 and is currently enrolled or subsequently enrolled in an accredited day care center within 90 days following such Loss.

The benefit is payable annually for a maximum of four consecutive payments but only if the Dependent Child continues their enrollment in an accredited day care center.

M. EDUCATIONAL BENEFIT

If indemnity becomes payable for the accidental loss of life of an Insured Member under this benefit, the Carrier shall:

1. Pay the lesser of the following amounts to or on behalf of any Dependent Child who, at the date of accident, was enrolled as a full-time student in any institution of higher learning beyond the 12th grade level:

   i. The actual annual tuition, exclusive of room and board, charged by such institution per school year.

   ii. $5,000.00 per school year.

   iii. 5% of the Insured Member's Principal Sum.

   Such amount will be payable annually for a maximum of four consecutive annual payments, only if the Dependent Child continues their education.

   "Dependent Child" as used under this provision means any unmarried Child under 26 years of age who was dependent upon the Insured Member for at least 50% of their maintenance and support.

"Institution of higher learning" as used under this provision includes, but is not limited to, any University, Private College, or Trade School.

N. SPOUSAL EDUCATIONAL BENEFIT

If an Insured Member suffers Injury resulting in Loss of Life, for which the Carrier has paid the benefit set out in the Table of Losses, the Carrier will pay to the Insured Member's Spouse the actual cost incurred for a professional or trades training program in which such Spouse enrolls for the purpose of obtaining an independent source of support and maintenance provided such cost is incurred not later than thirty (30) months after the Insured Person's Loss of Life. The maximum amount payable for this benefit is fifteen thousand dollars ($15,000.00) per Insured Member.

O. IN HOSPITAL INDEMNITY BENEFIT

If an Insured Member suffers a Loss under the Table of Losses as a result of a covered accident and it is required that the Insured Member be confined to a hospital for more than five (5) consecutive days, the Carrier will pay:

1. a monthly benefit of one (1) percent of the Insured Member's applicable Principal Sum; or

2. for periods of less than one (1) month, one thirtieth (1/30) of the above monthly benefit per day.

Benefits are retroactive to the first (1st) day of hospital confinement.

This benefit is limited to:

1. a monthly amount not to exceed $2,500.00; and

2. a total of twelve (12) months for any covered accident.

Successive periods of hospital confinement for Loss from the same covered accident separated by a period of less than three (3) months will be considered as one (1) period of hospital confinement.

The term **"Hospital"** under this provision is defined as an establishment which meets all of the following requirements:

1. holds a license as a hospital (if licensing is required in the province);

2. operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;

3. provides 24-hour a day nursing service by registered or graduate nurses;

4. has a staff of one or more licensed Physicians available at all times;

5. provides organized facilities for diagnosis, and major medical surgical facilities; and

6. is not primarily a clinic, nursing, rest or convalescent home or similar establishment nor is not, other than incidentally, a place providing treatment for substance misuse.

P. COSMETIC DISFIGUREMENT

If an Insured Member suffers Injury resulting in the destruction of their skin through the entire thickness or depth of the dermis and possibly into underlying tissues, with Loss of fluid third (3rd) degree burn or worse, by means of exposure to fire, heat, caustics, electricity or radiation the Carrier will pay, up to twenty five thousand dollars ($25,000.00) per Insured Person, based on a percentage of the Insured Member's Principal Sum, provided that the Insured Member survives for a period of at least thirty (30) days after the date of the accident causing the burn. The Carrier will pay depending on the area of the body which is burned and determined in accordance with the following table:

Body Part	(A) Body Classification	(B) Maximum % for that Body Part
Face, Neck, Head	11	99%
Hand & Forearm	5	22.5%
Either Upper Arm	3	13.5%
Torso (Front or Back)	2	36%
Either Thigh	1	9%
Either Lower Leg (below knee)	3	27%

The amount of the benefit is determined by multiplying the Body Classification (A) by the actual percentage of the Insured Member's Body Part that is burned and then multiplying the resulting percentage (not to exceed the Maximum Percentage for that Body Part (B)) by the Principal Sum for such Insured Member. The maximum amount payable for this benefit for all Injuries resulting from any one (1) accident is twenty-five thousand dollars ($25,000.00) per Insured Member.

Q. IDENTIFICATION BENEFIT

If an Insured Member suffers Injury causing Loss of Life for which a benefit is paid or payable hereunder and the Insured Member's body requires identification, the Carrier will pay to one Immediate Family member of the Insured Member, the reasonable and necessary expenses actually incurred by such Immediate Family member for:

1. commercial lodging and board while en route and/or during the stay in the city or town where the body is located (not to exceed a maximum duration of three (3) consecutive nights); and

2. transportation by the most direct route to such location.

This benefit is payable by the Carrier only if the body of the Insured Member is located not less than one hundred and fifty (150) kilometres from the said Immediate Family member's normal place of residence and the identification of the body is requested by the police or a similar law enforcement agency having authority over such matters.

Payment will not be made for ordinary living, travelling or clothing expenses, other than as specifically stated above. If transportation occurs in a vehicle or device other than one (1) operated under the license for the conveyance of passengers for hire, the reimbursement of transportation expenses will be limited to a maximum of forty cents ($0.40) per kilometre traveled.

This benefit is payable only once in connection with Injuries and Losses suffered by any one (1) Insured Member, regardless of the number of policies providing coverage for this benefit for such Insured Member, that may be issued by the Carrier. The maximum amount payable for this benefit is fifteen thousand dollars ($15,000.00) per Insured Member.

R. BEREAVEMENT BENEFIT

If an Insured Member suffers Injury which results in Loss of life for which the Carrier has paid the benefit set out in the Table of Losses, the Carrier will pay the reasonable and necessary expenses actually incurred for grief counseling provided that:

1. The counseling is for the Spouse and/or Dependent Children; such expenses are incurred within 365 days of the date of the accident causing Loss of Life; and such grief counseling is provided by a therapist or counselor who is licensed, registered or certified to provide such treatment and who is not a member of the Immediate Family of the Insured Member.

2. The Carrier will pay the person who has incurred the actual expense.

3. The maximum amount payable for this benefit is one thousand dollars (1,000.00).

S. FUNERAL EXPENSE

When injuries covered by this Plan result in accidental loss of life of an Insured Member, the Carrier will pay the actual expense incurred for preparing the deceased for burial and funeral expenses subject to a maximum of $5,000.00.

T. BENEFICIARY DESIGNATION

An Insured Member has the option to designate a beneficiary, should they choose not to, in the event of accidental loss of life, the benefit will be paid to the beneficiary they have designated in writing under the Participating Employer's current Basic Life coverage. If there is no written designation, then the benefit will be paid to the Insured Member's estate.

All other benefits shall be payable to the Insured Person.

U. CONTINUANCE OF COVERAGE

In the case of a person who was an Insured Member and who is either (1) laid-off on a temporary basis, (2) temporarily absent from work due to short-

term disability, (3) on approved leave of absence, or (4) on maternity leave, the Carrier shall extend coverage for the Insured Member for a period not to exceed twelve (12) months, subject to payment of premium.

If an Insured Member of a Participating Employer assumes other occupational duties during the temporary absence from work, no benefits shall be payable for a Loss resulting from any injury occurring during the performance of this other occupation.

V. CONVERSION OPTION

On the date of termination of employment or during the 60-day period following termination of employment, the Insured Member may change their coverage to the Carrier's individual insurance policy. The individual policy will be effective either as of the date that the application is received by the Carrier or on the date that coverage under the policy ceases, whichever occurs later. The premium will be the same as that which would ordinarily be paid if an individual had applied for an individual policy at that time. Application for an individual policy may be made at any office of the Carrier. The amount of insurance benefit converted to shall not exceed that amount issued during employment.

W. EXCLUSIONS

The policy does not cover any Loss, to an Insured Member caused by or resulting from:

1. suicide or any attempt thereat by the Insured Member while sane;
2. self-inflicted Injury or any attempt thereat by the Insured Member;
3. declared or undeclared war or any act thereof;
4. travel or flight in or on (including getting in or out of, or on or off of) any Aircraft, if the Insured Member is:

   (i) riding as a passenger in any Aircraft not intended or licenced for the transportation of passengers; or

   (ii) performing, learning to perform or instructing others to perform as a pilot or crew member of any Aircraft; or

   (iii) riding as a passenger in an Owned or Leased Aircraft.

5. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
6. Injury or Loss sustained while the Insured Member is on full-time active duty in the armed forces or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Member is on full-time active duty shall, upon application to the Company by the Policyholder, be refunded);
7. Injury or Loss sustained while the Insured Member is under the influence of alcohol and operating any vehicle or means of transportation or conveyance while the Insured Member's blood alcohol is over 80 milligrams in 100 millilitres of blood;
8. Injury or Loss sustained while the Insured Member is under the influence of a drug or substance which is controlled as specified under the Controlled Drugs and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licenced Physician;
9. the commission or attempted commission by an Insured Member or Injury incurred while an Insured Member is in the course of committing or attempting to commit any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed;
10. an act, attempted act or omission taken or made by the Insured Member, or an act, attempted act or omission taken or made with the Insured Member's consent, for the purposes of interrupting the blood flow to the Insured Member's brain or to cause asphyxiation to the Insured Member whether with intent to cause harm or not; and
11. natural causes.

X. TERMINATION OF COVERAGE

A Member's coverage will terminate when the earliest of the following occurs:

1. the benefit terminates under this Plan,

2. the Member attains the termination age stated in the Summary of Benefits,

3. the Member commences active duty in the armed forces of any country, state, or international organization,

4. the Member fails to pay any required Member premium contribution,

5. the Member retires, unless otherwise specified in the Summary of Benefits,

6. the Member dies, the earlier of the Member's attainment of age 65, or the Member having 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum of age 55 for Members who have qualified for the Waiver of Premium benefit,

7. employment terminates or changes so that the Member ceases to be eligible for coverage under this Plan. Cessation of Active employment is considered to be termination of employment except when the Member ceases to be Actively employed due to sickness or injury, the coverage may be continued pursuant to the Collective Agreement.

Y. CLAIMS PROCEDURES

The Participating Employer or their agent, or a beneficiary entitled to make a claim or their agent, shall

1. give written notice of claim to the Carrier

   i. by delivery thereof, or by sending it by registered mail, to the head office or chief agency of the Carrier in the province, or

   ii. by delivery thereof to an authorized agent of the Carrier in the province,

   not later than thirty days from the date of the accident or the beginning of the disability due to sickness,

2. within ninety days from the date of the accident or the beginning of the disability due to sickness of which the claim is made, furnish to the Carrier such proof of claim as is reasonably possible in the circumstances of the happening of the accident or sickness and the Loss occasioned thereby, and

3. if so required by the Carrier, furnish a certificate as to the cause and nature of the accident or sickness for which the claim is made and as to the duration of the disability caused thereby, from a medical practitioner legally qualified to practice in the province.

Failure to give notice of claim or furnish proof of claim within the time prescribed in this statutory condition will not invalidate the claim if the notice or proof is given or furnished as soon as reasonably possible and in no event later than one year from the date of the accident or the beginning of the disability due to sickness and if it is shown that it was not reasonably possible to give notice or furnish proof within the time as prescribed.

Z. BASIC AD&D - PARTICIPATING EMPLOYER LISTING

School District	Union Local	Basic AD&D Effective Date	Policy Number
School District No. 05 (Southeast Kootenay)	CUPE 4165	January 1, 2005	BSC 9104906
School District No. 08 (Kootenay Lakes)	CUPE 748	February 1, 2005	BSC 9104906
School District No. 10 (Arrow Lakes)	CUPE 2450	February 1, 2005	BSC 9104906
School District No. 19 (Revelstoke)	CUPE 5150	October 1, 2004	BSC 9104906
School District No. 20 (Kootenay-Columbia)	CUPE 1285	February 1, 2005	BSC 9104906
School District No. 22 (Vernon)	CUPE 5523	February 1, 2005	BSC 9104906
School District No. 23 (Central Okanagan)	CUPE 3523	August 1, 2004	BSC 9104906
School District No. 27 (Cariboo-Chilcotin)	IUOE959	March 1, 2007	BSC 9104906
School District No. 33 (Chilliwack)	CUPE 411	May 1, 2007	BSC 9104906
School District No. 35 (Langley)	CUPE 1260	November 1, 2004	BSC 9104906
School District No. 35 (Langley)	CUPE 1851	November 1, 2004	BSC 9104906
School District No. 36 (Surrey)	CUPE 728	June 1, 2007	BSC 9104906
School District No. 37 (Delta)	CUPE 1091	November 1, 2004	BSC 9104906
School District No. 40 (New Westminster)	CUPE 409	April 1, 2005	BSC 9104906
School District No. 45 (West Vancouver)	WVMEA	November 1, 2006	BSC 9104906
School District No. 47 (qathet)	CUPE 476	October 1, 2004	BSC 9104906
School District No. 48 (Sea to Sky)	CUPE 779	November 1, 2004	BSC 9104906
School District No. 50 (Haida Gwaii)	CUPE 2020	December 1, 2004	BSC 9104906
School District No. 51 (Boundary)	CUPE 2098	February 1, 2005	BSC 9104906

School District No. 52 (Prince Rupert)	IUOE882B	February 1, 2007	BSC 9104906
School District No. 53 (Okanagan-Similkameen)	CUPE 523	November 1, 2004	BSC 9104906
School District No. 57 (Prince George)	CUPE 4991	January 1, 2007	BSC 9104906
School District No. 57 (Prince George)	CUPE 3742	December 1, 2004	BSC 9104906
School District No. 58 (Nicola - Similkameen)	CUPE 847	February 1, 2005	BSC 9104906
School District No. 59 (Peace River South)	Teamsters 31	May 1, 2007	BSC 9104906
School District No. 59 (Peace River South)	CUPE 4992	May 1, 2007	BSC 9104906
School District No. 59 (Peace River South)	BCGEU 710	May 1, 2007	BSC 9104906
School District No. 60 (Peace River North)	CUPE 4653	May 1, 2007	BSC 9104906
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	BSC 9104906
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	BSC 9104906
School District No. 67 (Okanagan - Skaha)	CUPE 523	April 1, 2005	BSC 9104906
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004	BSC 9104906
School District No. 69 (Qualicum)	CUPE 3570	March 1, 2005	BSC 9104906
School District No. 72 (Campbell River)	CUPE 723	February 1, 2007	BSC 9104906
School District No. 74 (Gold Trail - (Legacy))	CUPE 1040	May 1, 2005	BSC 9104906
School District No. 74 (Gold Trail)	CUPE 733	May 1, 2005	BSC 9104906
School District No. 75 (Mission)	CUPE 593	March 1, 2005	BSC 9104906
School District No. 78 (Fraser-Cascade)	CMAW2423	May 1, 2005	BSC 9104906
School District No. 79 (Cowichan Valley)	CUPE 5101	January 1, 2007	BSC 9104906
School District No. 79 (Cowichan Valley)	USW1-1937	March 1, 2005	BSC 9104906
School District No. 81 (Fort Nelson)	BCGEU 710	January 1, 2007	BSC 9104906
School District No. 82 (Coast Mountains – Legacy Employees)	CUPE 2052	September 1, 2004	BSC 9104906
School District No. 82 (Coast Mountains – Regular Employees)	CUPE 2052	September 1, 2004	BSC 9104906
School District No. 83 (North Okanagan-Shuswap)	CUPE 523	March 1, 2005	BSC 9104906
School District No. 84 (Vancouver Island West)	CUPE 2769	September 1, 2004	BSC 9104906
School District No. 91 (Nechako Lakes)	CUPE 4177	May 1, 2005	BSC 9104906
School District No. 92 (Nisga'a)	CUPE 2298	December 1, 2004	BSC 9104906

SECTION 8. VOLUNTARY ACCIDENTAL DEATH AND DISMEMBERMENT

A. EFFECTIVE DATE OF COVERAGE

Coverage as to eligible persons for whom application for coverage under this Plan is made to the Carrier shall take effect the first day of the month following the date the application is received by the Participating Employer.

B. PRINCIPAL SUM

A Member may elect a Principal Sum as follows:

1. For a Member, from a minimum of $10,000.00 to a maximum of $500,000.00 in units of $10,000.00; or

2. For a Member, their Spouse and eligible Dependent Children, from a minimum of $10,000.00 to a maximum of $500,000.00 in units of $10,000.00 with the following percentages automatically applying to family members a) Spouse only – 60% of employee's amount; b) Spouse and Children – spouse 50% of employee's amount and each child 15% of employee's amount; c) Children only – each child 25% of employee's amount.

C. ON DEATH OR DISMEMBERMENT

The Carrier will pay an indemnity determined from the Table of Losses if an Insured Person sustains a Loss stated therein resulting from Injury, provided that:

1. such Loss occurs within three hundred and sixty-five days after the date of accident causing such Loss;

2. the indemnity payable for any such Loss shall be the amount stated opposite such Loss in said Table;

3. if more than one Loss stated in said Table is sustained as the result of one accident, only one of the amounts so stated in said Table, the largest shall be payable.

TABLE OF LOSSES

Loss of Life .....The Principal Sum
Loss of Both Hands .....Two Times The Principal Sum
Loss of Both Feet ..... Two Times The Principal Sum
Loss of Entire Sight of Both Eyes .....Two Times The Principal Sum
Loss of One Hand and One Foot ..... The Principal Sum
Loss of One Hand and the Entire Sight of One Eye..... The Principal Sum
Loss of One Foot and the Entire Sight of One Eye .....The Principal Sum
Loss of One Arm..... Three-Quarters of The Principal Sum
Loss of One Leg ..... Three-Quarters of The Principal Sum
Loss of One Hand ..... Three-Quarters of The Principal Sum
Loss of One Foot .....Three-Quarters of The Principal Sum
Loss of The Entire Sight of One Eye .....Three-Quarters of The Principal Sum
Loss of Thumb and Index Finger of the Same Hand .....One-Third of The Principal Sum
Loss of Speech and Hearing.....The Principal Sum
Loss of Speech or Hearing .....Three-Quarters of The Principal Sum
Loss of Hearing in One Ear .....One-Third of The Principal Sum
Quadriplegia
(total paralysis of both upper and lower limbs).....Two Times The Principal Sum
Paraplegia
(total paralysis of both lower limbs).....Two Times The Principal Sum
Hemiplegia
(total paralysis of upper and lower limbs of one side of the body).....Two Times The Principal Sum
Loss of Use of Both Arms or Both Hands .....Two Times The Principal Sum
Loss of Use of One Hand or One Foot .....Three-Quarters The Principal Sum
Loss of Use of One Arm or One Leg .....Three-Quarters of The Principal Sum
Loss of Four Fingers of One Hand .....One-Third The Principal Sum
Loss of All Toes of One Foot .....One-Quarter The Principal Sum
Brain Death .....The Principal Sum
Loss of Both Arms or Both Legs .....Two Times The Principal Sum
Loss of Use of Both Arms or Both Legs .....Two Times The Principal Sum
Loss of Use of Thumb and Index Finger .....One-Third The Principal Sum

Indemnity provided under this Section for all Losses sustained by any (1) one Insured Person as the result of any (1) one accident will not exceed the Principal Sum, with the exception of:

a) loss of both hands or both feet;
b) loss of both arms or both legs;
c) loss of use of both arms or both hands;
d) loss of use of both legs or both feet;
e) loss of entire sight of both eyes;
f) quadriplegia;
g) paraplegia; and
h) hemiplegia

where indemnity will not exceed Two Times the Principal Sum. Notwithstanding the foregoing, if loss of life due to accidental death occurs within one hundred and twenty (120) days after the date of the accident for which indemnity is payable, indemnity payable under this section shall not exceed the Principal Sum.

D. INADVERTANT ERROR

The coverage of an Insured Person shall not be prejudiced by the failure on the part of the Participating Employer to transmit reports, pay premium or comply with any of the provisions of this policy when such failure is due to inadvertent error or clerical mistake.

E. CERTIFICATE OF COVERAGE

The Carrier will issue to the Participating Employer for delivery to each Insured Person an individual certificate describing the benefits to which each Insured Person is entitled under this Plan and to whom payable, the limitations and requirements of this Plan pertaining to each Insured Person and where this Plan may be inspected.

F. WAIVER OF PREMIUM

In the event an Insured Person becomes Disabled and their waiver of premium claim is accepted and approved under the Basic Life coverage, then the premiums payable for this benefit are waived as of the same date the claim is accepted and approved under the Basic Life coverage until one of the following occurs, whichever is earlier:

1. The date the Insured Person attains age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55.

2. The date the Insured Person ceases to be Disabled.

3. The date of the death of the Insured Person.

4. The date the contract for this benefit is terminated.

G. EXPOSURE AND DISAPPEARANCE

If by reason of an accident covered by the policy an Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a Loss for which indemnity is otherwise payable hereunder such Loss will be covered under the terms of the policy.

If the Insured Person is not found within one (1) year after the date of the disappearance, sinking or wrecking of the conveyance in which the Insured Person was riding at the time of the accident and under such circumstances as would otherwise be covered hereunder, it will be presumed the Insured Person suffered loss of life resulting from bodily Injury caused by an accident at the time of such disappearance, sinking or wrecking, and the Carrier shall forthwith pay the amount due under this benefit provided that the person or persons to whom such sum(s) are paid shall sign an undertaking to refund such sum(s) to the Carrier if the Insured Person is subsequently found to be living.

H. AIRCRAFT COVERAGE

Such coverage includes such injury sustained while the Insured Member is riding as a passenger (but not as a pilot, operator or member of the crew) in or on, boarding or alighting from, any aircraft having a current and valid airworthiness certificate, or from any transport type aircraft operated by the transport command of the Canadian Armed Forces Air Transport Command or by the similar Transport Service of any country but excluding while flying in any aircraft owned or operated by the Participating Employer. The aggregate limit of indemnity in the event injuries are sustained by two or more Members for any one accident occurring while an Insured Person is travelling in, entering or exiting any aircraft is $7,500,000.

I. AGGREGATE LIMIT OF INDEMNITY

There is no aggregate limit of indemnity in the event of injuries sustained by two or more Insured Persons as the result of any one accident, excluding injuries sustained by two or more Members while travelling in, entering or exiting any aircraft.

J. COMMON DISASTER

If coverage is selected to cover both the Member and Spouse and both Member and Spouse die as a result of injuries sustained in the same accident and within 90 days of the accident, the Principal Sum payable for loss of life of the Spouse shall be increased to equal that payable for Loss of the Insured Member.

K. CHILD ENHANCEMENT BENEFIT

With the exception of Loss of Life, all indemnities provided under the Table of Losses of this benefit are doubled with respect to Insured Dependent Children. The maximum amount payable shall not exceed $100,000.00 combined. This benefit is not applicable if Loss of Life occurs within ninety (90) days after the date of the accident.

L. REPATRIATION

When injuries covered by this benefit result in loss of life of an Insured Person outside 50 Km from their permanent city of residence and within 365 days of the date of the accident, the Carrier will pay the actual expenses incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased but not to exceed the amount of $15,000.00.

M. REHABILITATION

When injuries result in a payment being made by the Carrier under this benefit, the Carrier shall pay in addition:

The reasonable and necessary expenses actually incurred up to a limit of $15,000.00 for special training of the Insured Person provided:

1. such training is required because of such injuries and in order for the Insured Person to be qualified to engage in an occupation in which they would not have been engaged except for such injuries,

2. expenses be incurred within three years from the date of the accident,

3. no payment shall be made for ordinary living, travelling or clothing expenses.

N. FAMILY TRANSPORTATION

When injuries covered by the policy result in an Insured Person being confined to a hospital, outside 100 Km from their permanent city of residence, within 365 days of the accident and the attending Physician recommends the personal attendance of a member of the immediate family, the Carrier shall pay the actual expenses incurred by the immediate family member for transportation by the most direct route by a licensed common carrier to the confined Insured Person but not to exceed the amount of $15,000.00.

The term "member of the immediate family" means the spouse (or common-law spouse), parents, grandparents, Children age 18 and over, brother or sister of the Insured Person.

O. SEAT BELT RIDER

Benefits under the policy shall be increased by 10% to a maximum of $50,000.00 for a covered accident if the Insured Person's injury or death results while they are a passenger or driver of a private passenger type automobile and their seat belt is properly fastened. Verification of actual use of the seat belt must be part of the official report of accident or certified by the investigating officer.

P. HOME ALTERATION AND VEHICLE MODIFICATION

If an Insured Person receives a payment under the Table of Losses and was subsequently required (due to the cause for which payment under the Table of Losses was made) to use a wheelchair to be ambulatory, then this benefit will pay, upon presentation of proof of payment:

1. The one-time cost of alterations to the Insured Person’s residence to make it wheel-chair accessible and habitable; and

2. The one-time cost of modifications necessary to a motor vehicle, owned by the injured person, to make the vehicle accessible or drivable for the Insured Person.

Benefit payments herein will not be paid unless:

i. Home alterations are made on behalf of the Insured Person and carried out by an experienced individual in such alterations and recommended by a recognized organization, providing support and assistance to wheel-chair users; and

ii. Vehicle modifications are made on behalf of the Insured Person and carried out by an experienced individual in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under this provision will not exceed $50,000.00.

Q. DAY CARE BENEFIT

If indemnity becomes payable under this benefit for accidental loss of life of an Insured Person, who at the date of death had also insured their Dependent Children under the policy, the Carrier will pay an amount equal to the lessor of the following amounts:

1. The actual cost charged by such day care center per year, or

2. 5% of the Insured Member's Principal Sum, or

3. $5,000.00 per year,

On behalf of any Child who was an Insured Member's Dependent at the time of such Loss and is under age 13 and is currently enrolled or subsequently enrolled in an accredited day care center within 90 days following such Loss.

The benefit is payable annually for a maximum of four consecutive payments but only if the Dependent Child continues their enrollment in an accredited day care center.

R. EDUCATIONAL BENEFIT

If indemnity becomes payable for the accidental loss of life of an Insured Member, who, at the date of the accident, had also insured their Spouse and Dependent Child(ren) under the policy, the Carrier shall:

1. Pay the lesser of the following amounts to or on behalf of any Dependent Child who, at the date of accident, was enrolled as a full-time student in any institution of higher learning beyond the l2th grade level:

    i. The actual annual tuition, exclusive of room and board, charged by such institution per school year.

    ii. $5,000.00 per school year.

    iii. 5% of the Insured Member's Principal Sum.

Such amount will be payable annually for a maximum of four consecutive annual payments, only if the Dependent Child continues their education.

"Dependent Child" as used under this provision means any unmarried Child under 26 years of age who was dependent upon the Member for at least 50% of their maintenance and support.

"Institution of higher learning" as used under this provision includes, but is not limited to, any University, Private College, or Trade School.

S. SPOUSAL EDUCATIONAL BENEFIT

If an Insured Member suffers Injury resulting in Loss of Life, for which the Carrier has paid the benefit set out in the Table of Losses, the Carrier will pay to the Insured Member’s Spouse the actual cost incurred for a professional or trades training program in which such Spouse enrolls for the purpose of obtaining an independent source of support and maintenance provided such cost is incurred not later than thirty (30) months after the Insured Person’s Loss of Life. The maximum amount payable for this benefit is fifteen thousand dollars ($15,000.00) per Insured Person.

T. IN HOSPITAL INDEMNITY BENEFIT

If an Insured Person suffers a Loss under the Table of Losses as a result of a covered accident and it is required that an Insured Person be confined to a hospital for more than five (5) consecutive days, the Carrier will pay:

1. a monthly benefit of one (1) percent of the Insured Person's applicable Principal Sum; or

2. for periods of less than one (1) month, one thirtieth (1/30) of the above monthly benefit per day.

Benefits are retroactive to the first (1st) day of hospital confinement.

This benefit is limited to:

1. a monthly amount not to exceed $2,500.00; and

2. a total of twelve (12) months for any covered accident.

Successive periods of hospital confinement for Loss from the same covered accident separated by a period of less than three (3) months will be considered as one (1) period of hospital confinement.

The term **"Hospital"** under this provision is defined as an establishment which meets all of the following requirements:

1. holds a license as a hospital (if licensing is required in the province);

2. operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients;

3. provides 24-hour a day nursing service by registered or graduate nurses;

4. has a staff of one or more licensed Physicians available at all times;

5. provides organized facilities for diagnosis, and major medical surgical facilities; and

6. is not primarily a clinic, nursing, rest or convalescent home or similar establishment nor is not, other than incidentally, a place providing treatment for substance misuse.

U. COSMETIC DISFIGUREMENT

If an Insured Person suffers Injury resulting in the destruction of their skin through the entire thickness or depth of the dermis and possibly into underlying tissues, with Loss of fluid third (3rd) degree burn or worse, by

means of exposure to fire, heat, caustics, electricity or radiation the Carrier will pay, up to twenty five thousand dollars ($25,000.00) per Insured Person, based on a percentage of the Insured Person's Principal Sum, provided that the Insured Person survives for a period of at least thirty (30) days after the date of the accident causing the burn.

The Carrier will pay depending on the area of the body which is burned and determined in accordance with the following table:

Body Part	(A) Body Classification	(B) Maximum % for that Body Part
Face, Neck, Head	11	99%
Hand & Forearm	5	22.5%
Either Upper Arm	3	13.5%
Torso (Front or Back)	2	36%
Either Thigh	1	9%
Either Lower Leg (below knee)	3	27%

The amount of the benefit is determined by multiplying the Body Classification (A) by the actual percentage of the Insured Person's Body Part that is burned and then multiplying the resulting percentage (not to exceed the Maximum Percentage for that Body Part (B)) by the Principal Sum for such Insured Person. The maximum amount payable for this benefit for all Injuries resulting from any one (1) accident is twenty-five thousand dollars ($25,000.00) per Insured Person.

V. IDENTIFICATION BENEFIT

If an Insured Person suffers Injury causing Loss of Life for which a benefit is paid or payable hereunder and the Insured Person's body requires identification, the Carrier will pay to one Immediate Family member of the Insured Person, the reasonable and necessary expenses actually incurred by such Immediate Family member for:

1. commercial lodging and board while en route and/or during the stay in the city or town where the body is located (not to exceed a maximum duration of three (3) consecutive nights); and

2. transportation by the most direct route to such location.

This benefit is payable by the Carrier only if the body of the Insured Person is located not less than one hundred and fifty (150) kilometres from the said Immediate Family member's normal place of residence and the identification of the body is requested by the police or a similar law enforcement agency having authority over such matters.

Payment will not be made for ordinary living, travelling or clothing expenses, other than as specifically stated above. If transportation occurs in a vehicle or device other than one (1) operated under the license for the conveyance of passengers for hire, the reimbursement of transportation expenses will be limited to a maximum of forty cents ($0.40) per kilometre traveled.

This benefit is payable only once in connection with Injuries and Losses suffered by any one (1) Insured Person, regardless of the number of policies providing coverage for this benefit for such Insured Person, that may be issued by the Carrier. The maximum amount payable for this benefit is fifteen thousand dollars ($15,000.00) per Insured Person.

W. BEREAVEMENT BENEFIT

If an Insured Person suffers Injury which results in Loss of life for which the Carrier has paid the benefit set out in the Table of Losses, the Carrier will pay the reasonable and necessary expenses actually incurred for grief counseling provided that:

1. The counseling is for the Spouse and/or Dependent Children; such expenses are incurred within 365 days of the date of the accident causing Loss of Life; and such grief counseling is provided by a therapist or counselor who is licensed, registered or certified to provide such treatment and who is not a member of the Immediate Family of the Insured Person.

2. The Carrier will pay the person who has incurred the actual expense.

3. The maximum amount payable for this benefit is one thousand dollars (1,000.00).

X. FUNERAL EXPENSE

When injuries covered by this Plan result in accidental loss of life of a Insured Person, the Carrier will pay the actual expense incurred for preparing the deceased for burial and funeral expenses subject to a maximum of $5,000.00.

Y. BENEFICIARY DESIGNATION

An Insured Person has the option to designate a beneficiary, should they choose not to, in the event of accidental loss of life, the benefit will be paid to the beneficiary they have designated in writing under the Participating Employer's current Basic Life coverage. If there is no written designation then the benefit will be paid to the Insured Person's estate.

All other benefits shall be payable to the Insured Person.

Z. CONTINUANCE OF COVERAGE

In the case of a person who was an Insured Member and who is either (1) laid-off on a temporary basis, (2) temporarily absent from work due to short-term disability, (3) on approved leave of absence, or (4) on maternity leave, the Carrier shall extend coverage for the Insured Member for a period not to exceed twelve (12) months, subject to payment of premium.

If an Insured Member of a Participating Employer assumes other occupational duties during the temporary absence from work, no benefits shall be payable for a Loss resulting from any injury occurring during the performance of this other occupation.

AA. EXTENDED FAMILY BENEFIT

The insurance of the Member's Spouse and Dependent Children may be extended after the Member's death. Such exception cannot exceed a period of up to six months commencing on the first day of the month following the date of the Member's death. Such extension is also conditional upon payment to the Company of the required premium.

BB. CONVERSION OPTION

On the date of termination of employment or during the 60-day period following termination of employment, the Member may change their coverage to the Carrier's individual insurance policy. The individual policy will be effective either as of the date that the application is received by the Carrier or on the date that coverage under the policy ceases, whichever occurs later. The premium will be the same as that which would ordinarily be paid if an individual had applied for an individual policy at that time. Application for an individual policy may be made at any office of the Carrier. The amount of insurance benefit converted to shall not exceed that amount issued during employment.

CC. LEGAL ACTION

No action at law or in equity shall be brought to recover on this policy prior to the
expiration of 60 days after written proof of Loss has been furnished in accordance with the requirements of this policy. No such action shall be brought after the expiration of three years after the time written proof of Loss is required to be furnished.

DD. EXCLUSIONS

The policy does not cover any Loss to an Insured Person caused by or resulting from:

1. suicide or any attempt thereat by the Insured Person while sane;
2. self-inflicted Injury or any attempt thereat by the Insured Person;
3. declared or undeclared war or any act thereof;
4. travel or flight in or on (including getting in or out of, or on or off of) any Aircraft , if the Insured Person is:

   (i) riding as a passenger in any Aircraft not intended or licenced for the transportation of passengers; or

   (ii) performing, learning to perform or instructing others to perform as a pilot or crew member of any Aircraft; or

   (iii) riding as a passenger in an Owned or Leased Aircraft.

5. infections of any kind regardless of how contracted, except bacterial infections that are directly caused by botulism, ptomaine poisoning or an accidental cut or wound independent and in the absence of any underlying sickness, disease or condition including but not limited to diabetes;
6. Injury or Loss sustained while the Insured Person is on full-time active duty in the armed forces or organized reserve corps of any country or international authority. (Unearned premium for any period for which the Insured Person is on full-time active duty shall, upon application to the Company by the Policyholder, be refunded);
7. Injury or Loss sustained while the Insured Person is under the influence of alcohol and operating any vehicle or means of transportation or conveyance while the Insured Person's blood alcohol is over 80 milligrams in 100 millilitres of blood;
8. Injury or Loss sustained while the Insured Person is under the influence of a drug or substance which is controlled as specified under the Controlled Drugs and Substances Act (Canada) unless taken pursuant to the advice of and in strict accordance with the instructions of a duly licenced Physician;
9. the commission or attempted commission by an Insured Person or Injury incurred while an Insured Person is in the course of committing or attempting to commit any act which if adjudicated by a court would be an indictable offence under the laws of the jurisdiction where the act was committed;
10. an act, attempted act or omission taken or made by the Insured Person, or an act, attempted act or omission taken or made with the Insured Person's consent, for the purposes of interrupting the blood flow to the Insured Person's brain or to cause asphyxiation to the Insured Person whether with intent to cause harm or not; and
11. natural causes.

EE. TERMINATION OF COVERAGE

A Member's coverage will terminate when the earliest of the following occurs:

1. the benefit terminates under this Plan,
2. the Member attains the termination age stated in the Summary of Benefits,

3. the Member commences active duty in the armed forces of any country, state, or international organization,

4. the Member fails to pay any required Member premium contribution,

5. the Member retires, unless otherwise specified in the Summary of Benefits,

6. the Member dies, the earlier of the Member's attainment of age 65, or the Member having 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum of age 55 for Members who have qualified for the Waiver of Premium benefit,

7. employment terminates or changes so that the Member ceases to be eligible for coverage under this Plan. Cessation of Active employment is considered to be termination of employment except when the Member ceases to be Actively employed due to sickness or injury, the coverage may be continued pursuant to the Collective Agreement.

FF. CLAIMS PROCEDURES

The Participating Employer or their agent, or a beneficiary entitled to make a claim or their agent, shall

1. give written notice of claim to the Carrier

   i. by delivery thereof, or by sending it by registered mail, to the head office or chief agency of the Carrier in the province, or

   ii. by delivery thereof to an authorized agent of the Carrier in the province,

   not later than thirty days from the date of the accident or the beginning of the disability due to sickness,

2. within ninety days from the date of the accident or the beginning of the disability due to sickness of which the claim is made, furnish to the Carrier such proof of claim as is reasonably possible in the

circumstances of the happening of the accident or sickness and the Loss occasioned thereby, and

3. if so required by the Carrier, furnish a certificate as to the cause and nature of the accident or sickness for which the claim is made and as to the duration of the disability caused thereby, from a medical practitioner legally qualified to practice in the province.

Failure to give notice of claim or furnish Proof of claim within the time prescribed in this statutory condition will not invalidate the claim if the notice or Proof is given or furnished as soon as reasonably possible and in no event later than one year from the date of the accident or the beginning of the disability due to sickness and if it is shown that it was not reasonably possible to give notice or furnish proof within the time as prescribed.

GG. VOLUNTARY AD&D – PARTICIPATING EMPLOYER LISTING

School District	Union Local	Basic AD&D Effective Date	Policy Number
School District No. 22 (Vernon)	CUPE 5523	February 1, 2005	PAI 9104940
School District No. 28 (Quesnel)	CUPE 4990	March 1, 2007	PAI 9104940
School District No. 42 (Maple Ridge - Pitt Meadows)	CUPE 703	August 1, 2004	PAI 9104940
School District No. 45 (West Vancouver)	WVMEA	November 1, 2006	PAI 9104940
School District No. 47 (qathet)	CUPE 476	October 1, 2004	PAI 9104940
School District No. 49 (Central Coast)	NTSA	February 1, 2007	PAI 9104940
School District No. 50 (Haida Gwaii)	CUPE 2020	December 1, 2004	PAI 9104940
School District No. 59 (Peace River South)	Teamsters 31	May 1, 2007	PAI 9104940
School District No. 59 (Peace River South)	CUPE 4992	May 1, 2007	PAI 9104940
School District No. 59 (Peace River South)	BCGEU 710	May 1, 2007	PAI 9104940
School District No. 60 (Peace River North)	CUPE 4653	May 1, 2007	PAI 9104940
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	PAI 9104940
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	PAI 9104940
School District No. 62 (Sooke)	CUPE 459	March 1, 2005	PAI 9104940
School District No. 63 (Saanich)	CUPE 441	October 1, 2004	PAI 9104940
School District No. 64 (Gulf Islands)	CUPE 788	March 1, 2005	PAI 9104940
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004	PAI 9104940
School District No. 69 (Qualicum)	CUPE 3570	March 1, 2005	PAI 9104940
School District No. 73 (Kamloops	CUPE 3500	February 1, 2005	PAI 9104940

Thompson)			
School District No. 78 (Fraser-Cascade)	CMAW2423	May 1, 2005	PAI 9104940
School District No. 79 (Cowichan Valley)	CUPE 5101 *(Grandfathered employees only)*	January 1, 2007	PAI 9104940
School District No. 79 (Cowichan Valley)	USW1-1937	March 1, 2005	PAI 9104940
School District No. 81 (Fort Nelson)	BCGEU 710	January 1, 2007	PAI 9104940
School District No. 82 (Coast Mountains – Legacy Employees)	CUPE 2052	September 1, 2004	PAI 9104940
School District No. 87 (Stikine)	CUPE 2052-02	December 1, 2004	PAI 9104940
School District No. 93 (Conseil Scolaire Francophone)	CUPE 4227	January 1, 2007	PAI 9104940

SECTION 9. EXTENDED HEALTH

A. INDIVIDUAL PLAN CONVERSION OPTION

Upon termination of a Member's group coverage, the Member may elect to convert coverage to an individual policy with the Carrier if they have been covered under the Participating Employer's Plan for at least six months. As long as the Member applies and makes the first contribution as specified below, medical evidence will not be required by the Carrier.

It is the responsibility of the Participating Employer to inform the Member of the following:

1. The individual plan will be issued subject to the following:

    i. benefits under the individual plan may not be equivalent to the Member's group plan,

    ii. the contribution rate will be the current rate for the individual plan,

    iii. coverage under the individual plan will become effective immediately after the Member's group coverage terminates, provided:

    iv. the first contribution and a completed application are received by the Carrier within 60 days of the date the Member's group coverage terminates.

2. Carrier conversion option

    i. Pre-existing condition clause

    This clause in the individual plan will be waived if the Member had extended health care benefits under the Participating Employer.

    ii. Waiting period

    If the individual plan applied for contains vision care and/or dental benefits, the Carrier will waive the waiting period,

provided the Member had comparable group coverage on the date their group coverage terminated.

B. CLAIMS PAYMENT CONDITION

1. All claims must be submitted to the Carrier in English.

2. The Carrier may reject any claim if insufficient information is provided to enable a full assessment of the claim, or if an attempt is made, except through unintentional error, to make an excessive claim, or if a claim is made to which the patient is not entitled.

3. The Carrier will not pay a claim that has been submitted after the claim submission deadline specified in the Summary of Benefits.

4. When requested by the Carrier, any person making a claim for benefits shall authorize all parties with information relevant to the claim or any prior claim to release this information to the Carrier.

5. The Carrier will not pay interest on any benefits.

6. No action or proceeding against the Carrier concerning a claim shall begin until 60 days have elapsed from the date satisfactory proof of claim is filed with the Carrier, nor shall any action or proceeding begin more than 1 year from the time the cause of legal action arose.

7. If a Member or Dependent suffers any damage from the malpractice or negligence of any Provider rendering service to such person, the Member or Dependent concerned must make claim, if any, against the Provider and not against the Carrier. The Member or Dependent waives any claim against the Carrier in respect of such malpractice or negligence and agrees to indemnify and save the Carrier harmless from any such claim that may be made against the Carrier.

C. INTEGRATION WITH GOVERNMENT PLANS

Benefits under this Plan are intended to supplement and not overlap benefits under Government Plans. Members are required, as a condition of coverage, to take all reasonable steps to qualify for and obtain the fullest extent of coverage, benefits, contribution, or reimbursement available under all applicable Government Plans. The Carrier will also make payment only where permitted by Provincial legislation or other applicable law.

D. COORDINATION OF BENEFITS

1. If the Member or Dependent is also covered under another existing plan for the same or similar benefits provided under this Plan, order of payment will follow the guidelines established by the Canadian Life and Health Insurance Association. A plan includes, but is not limited to, an individual plan, a plan for out of country or out of province/territory medical or travel benefits, or a plan made available through an employer, trust or similar organization.

2. If a Member or Dependent is covered by more than one plan, benefits will be paid as follows:

    i. Where benefits available under the Plan are determined to pay first, benefits will be calculated as though other benefit plans do not exist.

    ii. Where benefits available under this Plan are determined to pay after another benefit plan has made a payment, benefits will be payable to the lesser of:

        a. the amount that would have been payable in the absence of any other benefit plans; or

        b. 100% of the actual expenses incurred, reduced by all other benefits payable for the same expenses by other benefit plans.

3. If the other plan does not contain a coordination of benefits clause, payment under that plan must be made before the Carrier will pay under this provision.

4. Extended health care plans with dental accident coverage determine benefits before dental plans.

5. If priority cannot be established in the above manner, the benefits will be prorated in proportion to the amounts that would have been paid had there been coverage by just that plan.

6. The Member will provide the information required to implement this provision. It is the Member's responsibility to present a copy of the original claim submitted and the remittance statement or cheque stub when making further claim under this provision.

E. GENERAL EXCLUSIONS

1. The Carrier will not be liable for any portion of an expense for which a Member or Dependent is entitled to reimbursement:

i. under any other group or individual benefit plan or insurance policy, or

ii. due to the legal liability of any other party.

2. In no event will benefits be payable for expenses resulting directly or indirectly from, or in any manner or degree associated with, any of the following:

i. war, whether declared or undeclared, or any act of war, or participation in a riot, insurrection, or civil commotion,

ii. suicide or any self-inflicted injury, whether intentional or unintentional, sustained while travelling outside the normal province/territory of residence,

iii. active duty in the military forces of any nation or international organization, or in any civilian non-combatant unit which serves with such forces in combat,

iv. a direct or indirect attempt at, or commission of, an indictable offense under the Criminal Code of Canada or similar law of any other country,

v. false pretences or fraudulent misrepresentation,

vi. any injury, illness, or condition for which care is provided or may be provided or available without cost by public authorities or by a tax-supported agency, including preventive treatment and services available under any Workers' Compensation Act or similar plan.

F. THIRD PARTY LIABILITY

1. No benefits are payable to a Member or Dependent who suffers injury or sickness covered by Workers' Compensation or for which a third party is, or may be, directly or indirectly, either in whole or in part legally liable.

2. If a Member or Dependent has the right to recover money from Workers' Compensation or a third party as compensation for injury or sickness but the liability of Workers' Compensation or the third party has not yet been determined, then the Member or Dependent may apply to the Carrier for an advance payment of any benefit which the Member or Dependent may be ultimately entitled to receive from the Carrier.

3. The carrier will not advance payment of benefits unless the Member or Dependent is otherwise eligible to receive this benefit and agrees in writing to:

i. take all necessary action to recover from Workers' Compensation or the third party, the total of the benefits advanced or to be advanced by the Carrier including without limitation, directing the Member or Dependent's lawyer to repay the Carrier the full amount of the benefits directly from any monies received pursuant to any judgment or settlement,

ii. pay all legal fees incurred in pursuing the action against Workers' Compensation or the third party,

iii. repay the Carrier the full amount of the benefits advanced to the Member or Dependent in the event the claim against Workers' Compensation or the third party is abandoned or settled without the Carrier’s written consent,

iv. enter into a reimbursement agreement with the Carrier in a form prescribed by the Carrier setting out the terms and conditions for repayment of the benefits,

v. consent to the release by Workers' Compensation, the third party or Insurance Corporation of B C of all information in their possession relating to the Member or Dependent's claim.

4. Unless the Member or Dependent has complied with the provisions under a), b), and c) above, any money paid by the Carrier in respect of the Member or Dependent's claim shall be a debt due and owing by the Member or Dependent to the Carrier.

G. TERMINATION OF COVERAGE

Coverage will terminate on the earliest of the following dates:

1. For the Member

i. the benefit terminates under this Plan,

ii. the Member's coverage terminates under the Government Plan,

iii. the Member commences active duty in the armed forces of any country, state, or international organization,

iv. the Member's employment terminates or changes so that the Member ceases to be eligible for coverage under the benefit,

v. the Member reaches the Termination Age specified in the Summary of Benefits,

vi. the Member retires,

vii. the Member dies.

2. For the Dependent

i. the Member's coverage terminates,

ii. the Dependent's coverage terminates under the Government Plan,

iii. the Dependent commences active duty in the armed forces of any country, state, or international organization,

iv. the Dependent no longer qualifies as a Dependent,

v. the Dependent dies.

However, coverage for the Dependent of a deceased Member may be extended as specified in the Survivor Benefits section of the Summary of Benefits. If there is no extension outlined in the Survivor Benefits section of the Summary of Benefits, coverage for the Dependent of a deceased Member will be extended to the last day of the month in which the Member died.

H. PAYMENT OF BENEFIT AMOUNT

1. The Carrier will reimburse the benefit amount when the Carrier receives satisfactory written proof that a Member or Dependent has incurred Eligible Expenses which are required for the treatment of an Illness or Injury and are included as benefits of this Extended Health Plan.

2. Benefits are calculated and totaled separately for the Member and each Dependent.

3. Payment limits are included in the Summary of Benefits.

4. To determine the benefit amount, the Carrier will assess the claim as follows:

   i. calculate the total Eligible Expense for the benefit by applying either:

      a. the Reasonable and Customary charge, drug plan design, or any applicable Fee Guide price, or

      b. if none of the above apply, the submitted amount.

   ii. If the Summary of Benefits indicates the benefit payment limit is claimable, the claimable limit is applied.

   iii. Subtract the Deductible and co-pay, when applicable, then

iv. apply the reimbursement percentage, then

v. apply any payment limits if there is no claimable limit indicated in the Benefit Summary, then

vi. apply the EHC plan maximum.

5. When applicable, the Deductible the reimbursement percentage, and the Extended Health Plan maximum are shown in the Summary of Benefits for the Participating Employer.

6. When applicable, payment and frequency limits are shown in the Summary of Benefits for the Participating Employer. Any payment limit is considered as payable unless specifically indicated as claimable.

7. The Carrier will not provide benefits for:

i. expenses incurred prior to the effective date of coverage, and

ii. expenses incurred after the termination date of coverage.

8. Eligible Expenses are per person per calendar year unless indicated otherwise.

9. The Eligible Expenses shown below will vary by Participating Employer. See Summary of Benefits for details.

I. IN-PROVINCE/TERRITORY ELIGIBLE EXPENSES

1. Hospital room accommodation

While confined as a patient under the active treatment and care of a Physician, the Carrier will pay:

i. the additional charge for semi-private or private accommodation, if specified in the Summary of Benefits, over and above the amount allowed by any Government Plan for normal daily public ward accommodation in a Hospital,

ii. the additional charge for semi-private or private accommodation, if specified in the Summary of Benefits, over and above the amount allowed by any Government plan for normal daily public ward accommodation in an extended care unit of a Hospital.

2. Emergency ambulance services

   i. charges for licensed ambulance service to and from the nearest Canadian Hospital equipped to provide the type of care essential to the patient,

   ii. air transport will be covered when time is critical and the patient's physical condition prevents the use of another means of transport,

   iii. emergency transport from one Hospital to another, only when the original Hospital has inadequate facilities,

   iv. charges for an attendant when medically necessary.

3. Drugs and medicines

Charges for drugs and medicines (as defined by your Drug Plan specified in the Summary of Benefits) in a quantity the Carrier considers reasonable, and

   i. are dispensed by a licensed pharmacist, Physician or a Dentist, and

   ii. which legally require a prescription from a medical provider legally authorized to do so.

4. The covered Practitioners and benefit limits will vary by Participating Employer and are shown in the Summary of Benefits. The professional services of the Practitioners exclude x-rays (unless indicated in the Summary of Benefits), appliances and tray fees. Only the services of a private duty nurse require referral by a Physician. Private duty care must be provided by a registered nurse for a person with an Acute condition in the person’s home in the patient’s province/territory of residence.

5. Dental Accident

Dental treatment by a Dentist or Denturist, which is required, performed, and completed within 52 weeks after an Accidental injury which occurred while covered under this Extended Health Plan, for the repair or replacement of natural teeth or prosthetics. No payment will be made for temporary, duplicate, or incomplete procedures, or for correcting unsuccessful procedures.

Accidental

means caused by a direct external blow to the mouth or face resulting in immediate damage to the natural teeth or prosthetics and not by an object intentionally or unintentionally being placed in the mouth.

The Carrier will apply the eligible dental services and financial limits of the Fee Schedule and the Carrier will apply the fees in the Fee Guide or Fee Schedule as follows:

i. for services performed in British Columbia or outside Canada if the patient's province of residence is British Columbia, the Carrier will apply the Fee Schedule,

ii. for services performed in Canada but outside British Columbia, the Carrier will apply the Fee Guide in the province/territory of service,

iii. for services performed outside Canada if the patient's province/territory of residence is not British Columbia, the Carrier will apply the Fee Guide in the province/territory of residence.

6. Medical aids and supplies

Charges for the following services and supplies provided by a medical supplier approved by the Carrier:

i. testing supplies, needles, and syringes for diabetics,

ii. oxygen, blood, and blood plasma,

iii. ostomy and ileostomy supplies,

iv. walkers, canes and cane tips, crutches, splints, casts, collars, and trusses, but not elastic or foam supports,

v. rigid support braces and permanent prostheses (artificial eyes, limbs, larynxes, and mastectomy forms) when prescribed by a Physician, physiotherapist, or chiropractor as medically necessary after diagnosis. Myoelectrical limbs are excluded, but the Carrier will pay the equivalent of a standard prostheses,

vi. charges for the following items up to the Carrier's Reasonable and Customary amount:

a. mastectomy brassieres

b. stump socks

c. surgical stockings

d. wigs and hairpieces required as a result of medical treatment or injury

vii. when prescribed by a Physician, podiatrist or chiropractor as medically necessary:

a. custom made orthopaedic shoes (including repairs) and modifications to stock item footwear as specified in the Summary of Benefits, and/or

viii. when prescribed by a Physician, podiatrist, chiropractor, or physiotherapist as medically necessary:

a. custom made orthotics (including arch supports) as specified in the Summary of Benefits.

ix. hearing aids (excluding batteries, recharging devices, or other such accessories) and repairs as specified in the Summary of Benefits. Replacement will be covered only when the hearing aid cannot be repaired satisfactorily.

x. Standard durable medical equipment.

xi. The Carrier's preauthorization is required for expenses in excess of $5,000,

xii. When rented from a medical supplier, charges for standard durable medical equipment are covered. If unavailable on a rental basis or required for a long term disability, purchase of these items from a Provider may be considered. The Carrier retains the right to determine whether the patient will rent or purchase the equipment prescribed by the attending Physician or Practitioner. Reimbursement on rental equipment will be made monthly and will in no case exceed the total purchase price of similar equipment.

xiii. The Carrier may also request trade-in or return of replaced equipment. Repairs to purchased items are covered. Replacement is covered only when the item can no longer be made functional.

xiv. Standard durable equipment includes:

a. manual wheelchairs, manual type hospital beds, and necessary accessories - electric wheelchairs and hospital beds will be covered only when the patient is incapable of operating the manual equivalent, otherwise the Carrier will pay the manual equivalent,

b. medical monitors including heart and blood glucose monitors, continuous glucose monitors, and cardiac screeners,

c. speech processors and headsets when prescribed for profound deafness subject to a 5 Calendar year period,

d. bi-osteogen systems and growth guidance systems (when recommended by an orthopedic surgeon),

e. breathing machines and appliances including respirators, compressors, percussors, suction pumps, oxygen cylinders, masks, and regulators,

f. insulin infusion pumps for diabetics - when basic methods are not feasible,

g. transcutaneous electric nerve stimulators (TENS) when prescribed for intractable pain,

h. transcutaneous electric muscle stimulators (TEMS) required when, due to an injury or illness, all muscle tone has been lost.

xv. Vision Care

Charges for the purchase and/or repair of eyewear when prescribed by a Physician or legally authorized optical provider as specified in the Summary of Benefits.

xvi. Eye Examinations

Charges for routine eye examinations when performed by a Physician or legally authorized optical provider as specified in the Summary of Benefits.

xvii. Medical Exams

Charges of a Physician for a medical examination required by law for employment purposes, provided such charges are not payable by the Participating Employer under a collective agreement.

J. OUT OF PROVINCE/TERRITORY NON-EMERGENCY ELIGIBLE EXPENSES

The Carrier will reimburse non-emergency Eligible Expenses incurred out-of-province/territory as if these expenses were incurred in the person's province/territory of residence, subject to the Deductible, in-province/territory reimbursement percentage, and maximums. The Carrier will not reimburse any expenses payable or provided under a Government Plan.

K. OUT OF PROVINCE/TERRITORY EMERGENCY EXPENSES

While the Member or Dependent is travelling outside their normal province/territory of residence, benefits are payable for the following Eligible Expenses incurred in an Emergency only and when ordered by a Physician. Non-emergency continuing care, testing, treatment, and surgery, and amounts covered by any government plan and/or any other provider of health coverage are not eligible.

1. Local ambulance services when immediate transportation is required to the nearest hospital equipped to provide the treatment essential to the patient.

2. The hospital room charge and charges for services and supplies when confined as a patient or treated in a Hospital, to a maximum of 90 days.

   If reasonably possible, the Carrier should be notified within 5 days of the patient's admission to Hospital. When the patient's condition has stabilized, the Carrier has the right, with the approval of the attending

Physician, to move the patient by licensed ambulance service (by surface or air at our approval) to the Hospital nearest the patient's home which is equipped and has space available to provide further medical treatment.

Where transportation would endanger the health of the patient, the 90 day limit will be extended with the Carrier's expressed written consent.

3. Services of a Physician and laboratory and x-ray services.

4. Prescription drugs in sufficient quantity to alleviate an Acute medical condition.

5. Fee of a registered nurse for special duty nursing in an Acute case will be reimbursed up to the amount that would have been paid if the service had been provided in the patient's province/territory of residence.

   Charges for a regular scheduled flight, when ordered by a Physician, from the original Hospital to a Hospital nearest to the patient's place of residence equipped to provide the required treatment. Other emergency services and/or supplies if the Carrier would have covered them in the province of residence.

L. EMERGENCY TRAVEL ASSISTANCE

In emergencies which occur while a Member and/or Dependent is travelling, Emergency Travel Assistance Provider will coordinate the following services to:

1. Locate the nearest appropriate medical care.

2. Obtain consultative and advisory services and supervision of medical care by qualified licensed Physicians.

3. Investigate, arrange, and coordinate medical evacuations and related transportation needs.

4. Arrange, and coordinate the repatriation of remains.

5. Replace lost passports, locate qualified legal assistance and local interpreters, and other incidental aid required by the Member and/or Dependent in distress.

M. MEDICAL REFERRAL TRAVEL BENEFITS

Several Participating Employers offer Medical Referral Travel Benefits to Members and Dependents who are covered under the Extended Health Care benefit of this Plan. Refer to the Summary of Benefits for Details.

N. PLAN MAXIMUM

There may be a limit on the Benefits reimbursable to a Member and/or Dependent by the Plan. The limit may be on an aggregate lifetime basis and/or apply only to expenses incurred in Canada and/or apply only to expenses incurred out-of-country. Refer to the Summary of Benefits for details.

O. SURVIVOR BENEFITS

When a Member dies, Dependent coverage under this benefit for Dependents enrolled at the time of the Member's death may continue. Refer to the Summary of Benefits for details.

P. EXCLUSIONS

The following are not Eligible Expenses under this benefit:

1. Except as specifically provided in this Plan:

   i. dentures or dental treatments,

   ii. hearing aids, eyeglasses, contact lenses, surgical lens implants, or examinations for the prescription or fitting of any of these,

   iii. x-rays,

   iv. hospital coinsurance,

   v. support stockings,

   vi. orthotics,

   vii. arch supports,

   viii. continuous glucose monitors and supplies,

ix. transportation charges incurred for elective treatment and/or diagnostic procedures, or for health examinations of any kind.

2. Charges for the rental of a telephone, television, or similar equipment in a Hospital.

3. Except as specifically provided in this Plan:

   i. food replacements, food supplements, and infant food,

   ii. administrative charges for injectable medications or infusions,

   iii. drugs, related preparations, treatments, and services administered during treatment in an emergency room of a Hospital, or as an in-patient in a Hospital, or as an out-patient in a Hospital,

   iv. drugs, related preparations, treatments, and services administered in a government-funded clinic or treatment facility,

   v. general anaesthetic, drugs not approved for sale and distribution in Canada, medications available without a prescription, or any drug unless covered under the Drug Plan specified in the Summary of Benefits,

   vi. vitamins and/or minerals, contraceptives, fertility drugs, erectile dysfunction drugs, anti-obesity drugs, sclerosing agents, and medications used to treat or replace an addiction or habituation,

   vii. Any drug, vaccine, item or service classified as preventive treatment or administered for preventive purposes, and which is not specifically required for the treatment of an existing illness or injury.

   viii. any expenses identified as exclusions under the Extended Health Care Benefit.

4. Allergy testing.

5. Personal comfort items, items purchased for athletic use, air humidifiers and purifiers, services of Victorian Order of Nurses or graduate or licensed practical nurses, services of religious or spiritual healers, occupational therapy, services and supplies for cosmetic, or

experimental purposes, public ward accommodation, rest cures, and medical laboratory tests.

6. Except as specifically provided in this Plan: charges for completion of forms or written reports, communication costs, delivery and mailing or handling charges, interest or late payment charges, non-sharable or capital costs levied by local hospitals, or charges for translating documents into English.

7. Professional services of Physicians, Dentists, or Practitioners or any person who renders a professional health service in the patient's province of residence, except as expressly provided in this Plan.

8. That portion of a claim normally covered by a Government Plan which has been refused on the basis that the claim was not submitted within that plan's time limits.

9. Out-of-province/territory expenses incurred due to elective treatment and/or diagnostic procedures, or complications related to such treatment.

10. Out-of-province/territory expenses incurred due to therapeutic abortion, childbirth, or complications of pregnancy occurring within 2 months of the expected delivery date.

11. Charges incurred outside the province/territory of residence for continuous or routine medical care normally covered by the Government Plan in the person's province/territory of residence.

12. Expenses of a Dependent hospitalized at the time of enrolment.

13. Services performed by a Pharmacist, Physician, Dentist, or Practitioner, who is related to or residing with the Member or Dependent.

14. Services, medical supplies, or equipment rendered by a Provider or Practitioner not approved by the Carrier.

15. Fees for ambulance services when an ambulance is called but not used.

16. Ambulance charges for work related illness or injury assessed by Workers' Compensation Board to be the employer's responsibility.

17. Retroactive coverage and payment of any expense, including expenses that receive special authorization from provincial/territorial plans.

18. Legal cannabis, in any form, as defined by Health Canada unless a DIN is assigned and it is covered under the Drug Plan specified in the Summary of Benefits.

19. Any other item not specifically included as an Eligible Expense.

Q. CLAIM PROCEDURES

1. When submitting an electronic claim the Member must:

   i. complete the claim form online and submit it electronically to the Carrier,

   ii. keep original receipts and documentation to support the claim for 12 months from the date the Member submits the claim to the Carrier,

   iii. if the claim is selected for review by the Carrier, the Member must submit the original receipts and supporting documentation to the Carrier within 21 calendar days. If the Carrier does not receive this information within this time, the Member's claim will be refused.

2. The Carrier reserves the right to remove a Member’s ability to submit electronic claims if the Member provides false, incomplete or misleading claims information. In such circumstances the Member will have to submit paper claims with supporting receipts and documentation.

3. When submitting a paper claim the Member must:

   i. complete the claim form and submit the claim form with original receipts and supporting documentation to the Carrier, or

   ii. if the Plan is not the primary paying plan, submit a paper claim with an explanation of benefits statement from the primary payer and photocopies of supporting receipts and documentation.

4. The Member must provide explanation or proof to support the claim or any other information the Carrier considers necessary. Proof of claim is at the Member's expense.

5. Electronic and paper claims must be submitted by the claiming deadline specified in the Summary of Benefits. To be eligible for payment, a paper claim must include the claim form with receipts and supporting documentation. For an electronic claim selected for review, the Carrier will accept the original receipts and supporting documentation after the claiming deadline, but within 21 calendar days from the date of electronic submission. Faxed or scanned claim forms and/or receipts will not be accepted.

6. Payment of the claim will be directed to the Member entitled to receive payment, unless the Carrier agrees to the Member's request to assign payment directly to a third party.

7. When a Member has benefits, which permit different Providers to submit claims for Eligible Expenses directly to the Carrier, the Carrier shall pay the Providers for these Eligible Expenses.

8. When this Plan terminates, the Carrier must be given written notice of any eligible claim within one hundred eighty (180) days following the termination in respect of benefits relating to accidental damage to teeth arising from an accident that occurred before the termination of the Plan.

R. EXTENDED HEALTH – PARTICIPATING EMPLOYER LISTING

School District	Union Local	Extended Health Effective Date	Policy Number
School District No. 05 (Southeast Kootenay)	CUPE 4165	January 1, 2005	53701
School District No. 06 (Rocky Mountain)	CUPE 440	April 1, 2007	53753
School District No. 08 (Kootenay Lakes)	CUPE 748	February 1, 2005	53702
School District No. 10 (Arrow Lakes)	CUPE 2450	February 1, 2005	53717
School District No. 19 (Revelstoke)	CUPE 5150	October 1, 2004	53703
School District No. 20 (Kootenay-Columbia)	CUPE 1285	February 1, 2005	53704
School District No. 22 (Vernon)	CUPE 5523	February 1, 2005	53705
School District No. 23 (Central Okanagan)	CUPE 3523	August 1, 2004	53706
School District No. 27 (Cariboo-Chilcotin)	IUOE959	March 1, 2007	53758

School District No. 28 (Quesnel)	CUPE 4990	March 1, 2007	53757
School District No. 33 (Chilliwack)	CUPE 411	May 1, 2007	53763
School District No. 35 (Langley)	CUPE 1260	November 1, 2004	53707
School District No. 35 (Langley)	CUPE 1851	November 1, 2004	53707
School District No. 36 (Surrey)	CUPE 728	June 1, 2007	53761
School District No. 37 (Delta)	CUPE 1091	November 1, 2004	53746
School District No. 38 (Richmond)	CUPE 716	April 1, 2006	53708
School District No. 39 (Vancouver)	CUPE 15	June 1, 2007	53766
School District No. 39 (Vancouver)	CUPE 407	April 1, 2006	53709
School District No. 39 (Vancouver)	IUOE 963	June 1, 2007	53767
School District No. 40 (New Westminster)	CUPE 409	April 1, 2005	53710
School District No. 41 (Burnaby)	CUPE 379	August 1, 2004	53711
School District No. 42 (Maple Ridge - Pitt Meadows)	CUPE 703	August 1, 2004	53712
School District No. 43 (Coquitlam)	CUPE 561	April 1, 2007	53760
School District No. 44 (North Vancouver)	CUPE 389	September 1, 2004	53713
School District No. 45 (West Vancouver)	WVMEA	April 1, 2007	53759
School District No. 46 (Sunshine Coast)	CUPE 801	October 1, 2004	53714
School District No. 47 (qathet)	CUPE 476	October 1, 2004	53745
School District No. 48 (Sea to Sky)	CUPE 779	November 1, 2004	53715
School District No. 49 (Central Coast)	NTSA	February 1, 2007	53752
School District No. 50 (Haida Gwaii)	CUPE 2020	December 1, 2004	53716
School District No. 51 (Boundary)	CUPE 2098	February 1, 2005	53719
School District No. 52 (Prince Rupert)	IUOE882B	February 1, 2007	53754
School District No. 53 (Okanagan-Similkameen)	CUPE 523	November 1, 2004	53720
School District No. 54 (Bulkley Valley)	CUPE 2145	May 1, 2005	53721
School District No. 57 (Prince George)	CUPE 4991	January 1, 2007	53765
School District No. 57 (Prince George)	CUPE 3742	December 1, 2004	53722
School District No. 58 (Nicola - Similkameen)	CUPE 847	February 1, 2005	53723
School District No. 59 (Peace River South)	Teamsters 31	May 1, 2007	53769
School District No. 59 (Peace River South)	CUPE 4992	May 1, 2007	53768
School District No. 59 (Peace River South)	BCGEU 710	May 1, 2007	53756
School District No. 60 (Peace River North)	CUPE 4653	May 1, 2007	53755
School District No. 60 (Peace River North) - Retirees	CUPE 4653	May 1, 2007 (Terminated)	53771
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	53724
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	53748
School District No. 62 (Sooke)	CUPE 459	March 1, 2005	53725
School District No. 63 (Saanich)	CUPE 441	October 1, 2004	53726
School District No. 64 (Gulf Islands)	CUPE 788	March 1, 2005	53727
School District No. 67 (Okanagan - Skaha)	CUPE 523	April 1, 2005	53728
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004	53729

School District No. 69 (Qualicum)	CUPE 3570	March 1, 2005	53730
School District No. 70 (Pacific Rim)	CUPE 727	March 1, 2005	53731
School District No. 71 (Comox Valley)	CUPE 439	November 1, 2004	53747
School District No. 72 (Campbell River)	CUPE 723	February 1, 2007	53751
School District No. 73 (Kamloops Thompson)	CUPE 3500	February 1, 2005	53732
School District No. 74 (Gold Trail - (Legacy))	CUPE 1040	May 1, 2005	53718
School District No. 74 (Gold Trail)	CUPE 733	May 1, 2005	53734
School District No. 75 (Mission)	CUPE 593	March 1, 2005	53735
School District No. 78 (Fraser-Cascade)	CMAW2423	May 1, 2005	53762
School District No. 79 (Cowichan Valley)	CUPE 5101	January 1, 2007	53736
School District No. 79 (Cowichan Valley)	USW1-1937	March 1, 2005	53764
School District No. 81 (Fort Nelson)	BCGEU 710	January 1, 2007	53750
School District No. 82 (Coast Mountains - Regular Employees)	CUPE 2052	September 1, 2004	53737
School District No. 82 (Coast Mountains - Legacy Employees)	CUPE 2052	September 1, 2004	53738
School District No. 83 (North Okanagan-Shuswap)	CUPE 523	March 1, 2005	53739
School District No. 84 (Vancouver Island West)	CUPE 2769	September 1, 2004	53740
School District No. 85 (Vancouver Island North)	CUPE 401	April 1, 2005	53741
School District No. 87 (Stikine)	CUPE 2052-02	December 1, 2004	53742
School District No. 91 (Nechako Lakes)	CUPE 4177	May 1, 2005	53743
School District No. 92 (Nisga'a)	CUPE 2298	December 1, 2004	53744
School District No. 93 (Conseil Scolaire Francophone)	CUPE 4227	January 1, 2007	53749

SECTION 10. DENTAL

A. INDIVIDUAL PLAN CONVERSION OPTION

Upon termination of a Member's group coverage, the Member may elect to convert coverage to an individual policy with the Carrier if they have been covered under the Participating Employer's Plan for at least six months. As long as the Member applies and makes the first contribution as specified below, medical evidence will not be required by the Carrier.

It is the responsibility of the Participating Employer to inform the Member of the following:

1. The individual plan will be issued subject to the following:

i. benefits under the individual plan may not be equivalent to the Member's group plan,

ii. the contribution rate will be the current rate for the individual plan,

iii. coverage under the individual plan will become effective immediately after the Member's group coverage terminates, provided:

iv. the first contribution and a completed application are received by the Carrier within 60 days of the date the Member's group coverage terminates.

2. Carrier conversion option

i. Pre-existing condition clause

This clause in the individual plan will be waived if the Member had dental care benefits under the Participating Employer.

ii. Waiting period

If the individual plan applied for contains dental benefits, the Carrier will waive the waiting period, provided the Member had comparable group coverage on the date their group coverage terminated.

B. CLAIMS PAYMENT CONDITION

1. All claims must be submitted to the Carrier in English.

2. The Carrier may reject any claim if insufficient information is provided to enable a full assessment of the claim, or if an attempt is made, except through unintentional error, to make an excessive claim, or if a claim is made to which the patient is not entitled.

3. The Carrier will not pay a claim that has been submitted to the Carrier after the claim submission deadline specified in the Summary of Benefits.

4. When requested by the Carrier, any person making a claim for benefits shall authorize all parties with information relevant to the claim or any prior claim to release this information to the Carrier.

5. The Carrier will not pay interest on any benefits.

6. No action or proceeding against the Carrier concerning a claim shall begin until 60 days have elapsed from the date satisfactory proof of claim is filed with the Carrier, nor shall any action or proceeding begin more than 1 year from the time the cause of legal action arose.

7. If a Member or Dependent suffers any damage from the malpractice or negligence of any Provider rendering service to such person, the Member or Dependent concerned must make claim, if any, against the Provider and not against the Carrier. The Member or Dependent waives any claim against the Carrier in respect of such malpractice or negligence and agrees to indemnify and save the Carrier harmless from any such claim that may be made against the Carrier.

C. INTEGRATION WITH GOVERNMENT PLANS

Benefits under this Plan are intended to supplement and not overlap benefits under Government Plans. Members are required, as a condition of coverage, to take all reasonable steps to qualify for and obtain the fullest extent of coverage, benefits, contribution, or reimbursement available under

all applicable Government Plans. The Carrier will also make payment only where permitted by Provincial legislation or other applicable law.

D. COORDINATION OF BENEFITS

1. If the Member or Dependent is also covered under another existing plan for the same or similar benefits provided under this Plan, order of payment will follow the guidelines established by the Canadian Life and Health Insurance Association. A plan includes, but is not limited to, an individual plan, a plan for out of country or out of province/territory medical or travel benefits, or a plan made available through an employer, trust or similar organization.

2. If a Member or Dependent is covered by more than one plan, benefits will be paid as follows:

   Where benefits available under this Plan are determined to pay first, benefits will calculated as though other benefit plans do not exist.

   Where benefits available under this Plan are determined to pay after another benefit plan has made a payment, benefits will be payable to the lesser of:

   a. the amount that would have been payable in the absence of any other benefit plans, or

   b. The Reasonable and Customary amount of the alternate Eligible Expense where plan design dictates reduced by all other benefits payable for the same expenses by other benefits plans, or

   c. The Reasonable and Customary amount of the Eligible Expenses incurred reduced by all other benefits payable for the same expenses by other benefit plans.

3. If the other plan does not contain a coordination of benefits clause, payment under that plan must be made before the Carrier will pay under this provision.

4. Extended health care plans with dental accident coverage determine benefits before dental plans.

5. If priority cannot be established in the above manner, the benefits will be prorated in proportion to the amounts that would have been paid had there been coverage by just that plan.

6. The Member will provide the information required to implement this provision. It is the Member's responsibility to present a copy of the original claim submitted and the remittance statement or cheque stub when making further claim under this provision.

E. GENERAL EXCLUSIONS

1. The Carrier will not be liable for any portion of an expense for which a Member or Dependent is entitled to reimbursement:

i. under any other group or individual benefit plan or insurance policy, or

ii. due to the legal liability of any other party.

2. In no event will benefits be payable for expenses resulting directly or indirectly from, or in any manner or degree associated with, any of the following:

i. war, whether declared or undeclared, or any act of war, or participation in a riot, insurrection, or civil commotion,

ii. suicide or any self-inflicted injury, whether intentional or unintentional, sustained while travelling outside the normal province/territory of residence,

iii. active duty in the military forces of any nation or international organization, or in any civilian non-combatant unit which serves with such forces in combat,

iv. a direct or indirect attempt at, or commission of, an indictable offense under the Criminal Code of Canada or similar law of any other country,

v. false pretences or fraudulent misrepresentation,

vi. any injury, illness, or condition for which care is provided or may be provided or available without cost by public authorities or by

a tax-supported agency, including preventive treatment and services available under any Workers' Compensation Act or similar plan.

F. THIRD PARTY LIABILITY

1. No benefits are payable to a Member or Dependent who suffers injury or sickness covered by Workers' Compensation or for which a third party is, or may be, directly or indirectly, either in whole or in part legally liable.

2. If a Member or Dependent has the right to recover money from Workers' Compensation or a third party as compensation for injury or sickness but the liability of Workers' Compensation or the third party has not yet been determined, then the Member or Dependent may apply to the Carrier for an advance payment of any benefit which the Member or Dependent may be ultimately entitled to receive from the Carrier.

3. The Carrier will not advance payment of benefits unless the Member or Dependent is otherwise eligible to receive this benefit and agrees in writing to:

   i. take all necessary action to recover from Workers' Compensation or the third party, the total of the benefits advanced or to be advanced by the Carrier including without limitation, directing the Member or Dependent's lawyer to repay the Carrier the full amount of the benefits directly from any monies received pursuant to any judgment or settlement,

   ii. pay all legal fees incurred in pursuing the action against Workers' Compensation or the third party,

   iii. repay the Carrier the full amount of the benefits advanced to the Member or Dependent in the event the claim against Workers' Compensation or the third party is abandoned or settled without our written consent,

   iv. enter into a reimbursement agreement with the Carrier in a form prescribed by the Carrier setting out the terms and conditions for repayment of the benefits,

v. consent to the release by Workers' Compensation, the third party or Insurance Corporation of B C of all information in their possession relating to the Member or Dependent's claim.

4. Unless the Member or Dependent has complied with the provisions under a), b), and c) above, any money paid by the Carrier in respect of the Member or Dependent's claim shall be a debt due and owing by the Member or Dependent to the Carrier.

G. TERMINATION OF COVERAGE

Coverage will terminate on the earliest of the following dates:

1. For the Member

i. the benefit terminates under this Plan,

ii. the Member's coverage terminates under the Government Plan,

iii. the Member commences active duty in the armed forces of any country, state, or international organization,

iv. the Member's employment terminates or changes so that the Member ceases to be eligible for coverage under the benefit,

v. the Member reaches the Termination Age specified in the Summary of Benefits,

vi. the Member retires.

vii. the Member dies.

2. For the Dependent

i. the Member's coverage terminates,

ii. the Dependent's coverage terminates under the Government Plan,

iii. the Dependent commences active duty in the armed forces of any country, state, or international organization,

iv. the Dependent no longer qualifies as a Dependent,

v. the Dependent dies.

However, coverage for the Dependent of a deceased Member may be extended as specified in the Survivor Benefits section of the Summary of Benefits. If there is no extension outlined in the Survivor Benefits section of the Summary of Benefits, coverage for the Dependent of a deceased Member will be extended to the last day of the month in which the Member died.

H. PAYMENT OF BENEFIT AMOUNT

1. The Carrier will reimburse the benefit amount when the Carrier receives satisfactory Proof that a Member or Dependent has incurred Eligible expense(s) included as benefits of the dental care plan.

2. The Carrier applies the eligible dental services, financial limits, and treatment frequencies in the Fee Schedule and/or Fee guide as shown in the Summary of Benefits for the Participating Employer as follows:

   i. for services performed in British Columbia or outside Canada if the patient's province of residence is British Columbia, the Carrier applies the Fee Schedule,

   ii. for services performed in Canada but outside British Columbia, the Carrier applies the Fee Guide in the province/territory of service,

   iii. for services performed outside Canada if the patient's province/territory of residence is not British Columbia, the Carrier applies the Fee Guide in the province/territory of residence.

3. If referred to a Dental Specialist, the Fee Schedule/Fee Guide amount plus 10%.

4. Reasonable and customary limits will be applied where applicable.

5. To determine the benefit amount, the Carrier assesses the claim as follows:

   i. calculate the Eligible Expense using the Fee Guide or Fee Schedule indicated in the Summary of Benefits,

   ii. apply the benefit maximum(s), when applicable,

iii. subtract the Deductible, when applicable,

iv. apply the reimbursement percentage,

v. apply the annual and lifetime maximums, when applicable.

6. When applicable, the reimbursement percentage and the benefit maximum(s) are shown in the Summary of Benefits.

7. If requested in writing, procedures for endodontic treatment, dentures, or crown and bridgework, commenced prior to the termination date of coverage, will be considered work in progress and will be reviewed for payment if completed within 30 days of the Member's date of termination. Filing of treatment forms will not constitute acceptance as work in progress.

8. The Carrier will not provide benefits for:

   i. dental services commenced prior to the effective date of coverage unless the date of insertion is within the period of coverage, and

   ii. expenses incurred after the termination date of coverage.

   Filing of treatment forms will not constitute acceptance as work in progress.

9. Eligible dental services will be covered when provided by a Dentist, Dental Specialist, or Denturist in an emergency, while a Member or Dependent is travelling outside their province/territory of residence. Payment will be based on the Fee Schedule or Fee Guide as specified in 2) above.

I. BASIC PREVENTATIVE AND RESTORATIVE SERVICES

When available under the Participating Employer's plan, these services cover the care and maintenance of teeth, including procedures to restore teeth to natural or normal function. Members can refer to their online plan member profile with the Carrier for details. Eligible Expenses per person may include, but are not limited to, the following basic services:

1. Diagnostic services

   i. standard oral examinations,

ii. specific oral examinations,

iii. x-rays (including panoramic x-rays).

2. Preventive services

i. scaling,

ii. polishing,

iii. topical fluoride,

iv. fixed space maintainers.

3. Restorative services

i. fillings

a. amalgam fillings,

b. composite fillings on anterior and bicuspid teeth only,

ii. stainless steel crowns on primary and permanent teeth,

iii. For policies using Fee Schedule 2: inlays and onlays.

Only 1 inlay, onlay, or another major restorative service involving the same tooth will be covered in a 5 year period.

4. Endodontics

treatment of diseases of the pulp chamber and pulp canal (including, but not limited to, basic root canal).

5. Periodontics

treatment of diseases of the soft tissue (gum) and bones surrounding and supporting the teeth (including occlusal adjustment, gingival curettage, and root planing), but excluding grafts.

6. Periodontal Appliances

For policies using Fee Schedule 1 or 3: bruxing guards – no benefit is payable for the replacement of lost, broken, or stolen bruxing guards.

7. Prosthetic repairs

    i. removal, repairs, and recementation of fixed appliances,

    ii. rebase and reline of removable appliances,

    iii. tissue conditioning.

8. Surgical services

    i. extractions,

    ii. other routine oral surgical procedures,

    iii. anesthesia in conjunction with surgery.

Refer to the Summary of Benefits for which Fee Schedule is applicable to each policy.

J. MAJOR RESTORATIVE SERVICES

When available under the Participating Employer's plan, these services for the replacement of missing teeth or for reconstruction of teeth where basic restorative methods cannot be used satisfactorily. Members can refer to their online plan member profile with the Carrier for details.

Mounted x-rays and/or diagnostic casts may be required for our approval, subject to the conditions as outlined in the Fee Schedule.

Where other material would suffice, the patient will be responsible for the difference between the cost of the chosen material and the cost of alternative material. Only 1 major restorative service involving the same tooth will be covered in a 5-year period.

Eligible Expenses per person include, but are not limited to, the following:

1. Prosthodontic services

    i. removable dentures

        a. complete upper and lower dentures,

        b. partial upper and lower dentures,

No benefit is payable for the replacement of lost, broken, or stolen dentures. Broken dentures may be repaired under Plan A.

ii. fixed bridges.

2. Restorative services

i. For policies using Fee Schedule 2: inlays and onlays involved in bridgework,

ii. For policies using Fee Schedule 1 or 3: inlays and onlays,

iii. veneers,

iv. crowns and related services.

3. Periodontal Appliances

For policies using Fee Schedule 2: bruxing guards - no benefit is payable for the replacement of lost, broken, or stolen bruxing guards.

Refer to the Summary of Benefits for which Fee Schedule is applicable to each policy.

K. ORTHODONTIC SERVICES

1. When available under the Participating Employer's plan, these benefits are payable for orthodontic services performed after the effective date of coverage. These services are provided to maintain, restore, or establish a functional alignment of the upper and lower teeth. Members can refer to their online plan member profile with the Carrier for details.

2. Limitations

i. the lifetime benefit maximum is shown in the Summary of Benefits if applicable,

ii. no benefit is payable for the replacement of appliances which are lost or stolen,

iii. treatment performed solely for splinting is not covered.

3. To claim orthodontic benefits, the Carrier must receive:

   i. a treatment plan (completed by the Dentist) before treatment starts,

   ii. original receipts submitted monthly, as treatment progresses (receipts are not to be held until completion of treatment).

   iii. The Carrier will pay benefits on diagnostic services, initial fees, and monthly or quarterly treatment fees. If the patient pays any amount in advance to the Dentist before treatment is complete, the Carrier will allow an initial payment amount and then prorate the balance into monthly payments throughout the treatment period.

L. SURVIVOR BENEFITS

When a Member dies, Dependent coverage under this benefit for Dependents enrolled at the time of the Member's death may continue. Refer to the Summary of Benefits for details.

M. EXCLUSIONS

The following are not Eligible Expenses under this benefit:

1. Charges for broken appointments, oral hygiene or nutritional instruction, completion of forms, written reports, communication costs, or charges for translating documents into English.

2. Procedures performed for congenital malformations or for purely cosmetic reasons.

3. Charges for drugs, pantographic tracings, and grafts.

4. Charges for implants, and/or services performed in conjunction with implants, except as indicated in the Fee Schedule.

5. Anesthesia not done in conjunction with surgery, and charges for facilities, equipment and supplies.

6. Charges for services related to the functioning or structure of the jaw, jaw muscles, or temporomandibular joint.

7. Incomplete or temporary procedures.

8. Recent duplication of services by the same or different Dentist/Dental Hygienist/Dental Specialist/Denturist.

9. Any extra procedure which would normally be included in the basic service performed.

10. Items not listed in the Fee Schedule and fees in excess of those listed in Fee Schedule or Fee Guide.

11. Services or items which would not normally be provided, or for which no charge would be made, in the absence of insurance.

12. Any other item not specifically included under benefits.

13. Travel expenses incurred to obtain dental treatment.

N. CLAIM PROCEDURES

1. Claims should be submitted within 90 days of the completion date of services. Failure to submit a claim within the 90 day limit will not invalidate the claim if it is submitted as soon as reasonably possible. However, in no event will the Carrier pay any claim or adjustment submitted later than 1 year from the date the expense was incurred.

2. For pay patient claims (where the Member has paid the Dentist, Dental Hygienist, Dental Specialist, or Denturist), the Carrier will reimburse the benefit amount to the Member when the Carrier receives:

    i. a claim form signed by the patient that is either submitted with a receipt or is signed by the Dentist, Dental Hygienist, Dental specialist, or Denturist showing the services performed and the fee charged, or

    ii. an electronic claim showing the services performed and the fee charged. The Dentist, Dental Hygienist, Dental specialist, or Denturist must have the consent of the patient on file to permit the disclosure of the patient's personal information between the dental provider and the Carrier.

3. For pay direct claims, the Carrier will pay the benefit amount to the Dentist, Dental Hygienist, Dental Specialist, or Denturist directly for services provided under this benefit plan when the Carrier receives:

   i. a claim form showing the services performed and the fee charged, signed by the patient and Dentist, Dental Hygienist, Dental specialist, or Denturist,

   ii. an electronic claim showing the services performed and the fee charged. The Dentist, Dental Hygienist, Dental specialist, or Denturist must have the consent of the patient on file to permit the disclosure of the patient's personal information between the dental provider and the Carrier.

O. DENTAL – PARTICIPATING EMPLOYER LISTING

School District	Union Local	Dental Effective Date	Policy Number
School District No. 05 (Southeast Kootenay)	CUPE 4165	January 1, 2005	53701
School District No. 06 (Rocky Mountain)	CUPE 440	April 1, 2007	53753
School District No. 08 (Kootenay Lakes)	CUPE 748	February 1, 2005	53702
School District No. 10 (Arrow Lakes)	CUPE 2450	February 1, 2005	53717
School District No. 19 (Revelstoke)	CUPE 5150	October 1, 2004	53703
School District No. 20 (Kootenay-Columbia)	CUPE 1285	February 1, 2005	53704
School District No. 22 (Vernon)	CUPE 5523	February 1, 2005	53705
School District No. 23 (Central Okanagan)	CUPE 3523	August 1, 2004	53706
School District No. 27 (Cariboo-Chilcotin)	IUOE959	March 1, 2007	53758
School District No. 28 (Quesnel)	CUPE 4990	March 1, 2007	53757
School District No. 33 (Chilliwack)	CUPE 411	May 1, 2007	53763
School District No. 35 (Langley)	CUPE 1260	November 1, 2004	53707
School District No. 35 (Langley)	CUPE 1851	November 1, 2004	53707
School District No. 36 (Surrey)	CUPE 728	June 1, 2007	53761
School District No. 37 (Delta)	CUPE 1091	November 1, 2004	53746
School District No. 38 (Richmond)	CUPE 716	April 1, 2006	53708
School District No. 39 (Vancouver)	CUPE 15	June 1, 2007	53766
School District No. 39 (Vancouver)	CUPE 407	April 1, 2006	53709
School District No. 39 (Vancouver)	IUOE 963	June 1, 2007	53767
School District No. 40 (New Westminster)	CUPE 409	April 1, 2005	53710
School District No. 41 (Burnaby)	CUPE 379	August 1, 2004	53711
School District No. 42 (Maple Ridge - Pitt	CUPE 703	August 1, 2004	53712

Meadows)			
School District No. 43 (Coquitlam)	CUPE 561	April 1, 2007	53760
School District No. 44 (North Vancouver)	CUPE 389	September 1, 2004	53713
School District No. 45 (West Vancouver)	WVMEA	April 1, 2007	53759
School District No. 46 (Sunshine Coast)	CUPE 801	October 1, 2004	53714
School District No. 47 (qathet)	CUPE 476	October 1, 2004	53745
School District No. 48 (Sea to Sky)	CUPE 779	November 1, 2004	53715
School District No. 49 (Central Coast)	NTSA	February 1, 2007	53752
School District No. 50 (Haida Gwaii)	CUPE 2020	December 1, 2004	53716
School District No. 51 (Boundary)	CUPE 2098	February 1, 2005	53719
School District No. 52 (Prince Rupert)	IUOE882B	February 1, 2007	53754
School District No. 53 (Okanagan-Similkameen)	CUPE 523	November 1, 2004	53720
School District No. 54 (Bulkley Valley)	CUPE 2145	May 1, 2005	53721
School District No. 57 (Prince George)	CUPE 4991	January 1, 2007	53765
School District No. 57 (Prince George)	CUPE 3742	December 1, 2004	53722
School District No. 58 (Nicola - Similkameen)	CUPE 847	February 1, 2005	53723
School District No. 59 (Peace River South)	Teamsters 31	May 1, 2007	53769
School District No. 59 (Peace River South)	CUPE 4992	May 1, 2007	53768
School District No. 59 (Peace River South)	BCGEU 710	May 1, 2007	53756
School District No. 60 (Peace River North)	CUPE 4653	May 1, 2007	53755
School District No. 60 (Peace River North) - Retirees	CUPE 4653	May 1, 2007 (Terminated)	53771
School District No. 61 (Greater Victoria)	CUPE 382	August 1, 2004	53724
School District No. 61 (Greater Victoria)	CUPE 947	August 1, 2004	53748
School District No. 62 (Sooke)	CUPE 459	March 1, 2005	53725
School District No. 63 (Saanich)	CUPE 441	October 1, 2004	53726
School District No. 64 (Gulf Islands)	CUPE 788	March 1, 2005	53727
School District No. 67 (Okanagan - Skaha)	CUPE 523	April 1, 2005	53728
School District No. 68 (Nanaimo - Ladysmith)	CUPE 606	October 1, 2004	53729
School District No. 69 (Qualicum)	CUPE 3570	March 1, 2005	53730
School District No. 70 (Alberni)	CUPE 727	March 1, 2005	53731
School District No. 71 (Comox Valley)	CUPE 439	November 1, 2004	53747
School District No. 72 (Campbell River)	CUPE 723	February 1, 2007	53751
School District No. 73 (Kamloops Thompson)	CUPE 3500	February 1, 2005	53732
School District No. 74 (Gold Trail - (Legacy))	CUPE 1040	May 1, 2005	53718
School District No. 74 (Gold Trail)	CUPE 733	May 1, 2005	53734
School District No. 75 (Mission)	CUPE 593	March 1, 2005	53735
School District No. 78 (Fraser-Cascade)	CMAW2423	May 1, 2005	53762

School District No. 79 (Cowichan Valley)	CUPE 5101	January 1, 2007	53736
School District No. 79 (Cowichan Valley)	USW1-1937	March 1, 2005	53764
School District No. 81 (Fort Nelson)	BCGEU 710	January 1, 2007	53750
School District No. 82 (Coast Mountains - Regular Employees)	CUPE 2052	September 1, 2004	53737
School District No. 82 (Coast Mountains - Legacy Employees)	CUPE 2052	September 1, 2004	53738
School District No. 83 (North Okanagan-Shuswap)	CUPE 523	March 1, 2005	53739
School District No. 84 (Vancouver Island West)	CUPE 2769	September 1, 2004	53740
School District No. 85 (Vancouver Island North)	CUPE 401	April 1, 2005	53741
School District No. 87 (Stikine)	CUPE 2052-02	December 1, 2004	53742
School District No. 91 (Nechako Lakes)	CUPE 4177	May 1, 2005	53743
School District No. 92 (Nisga'a)	CUPE 2298	December 1, 2004	53744
School District No. 93 (Conseil Scolaire Francophone)	CUPE 4227	January 1, 2007	53749

SECTION 11. OTHER LTD BENEFITS

Participating Employers may provide Other Long Term Disability (LTD) benefits to eligible Members to supplement the Core LTD Benefit. For details, please refer to the Summary of Benefits.

A. MEMBER ELIGIBILITY

For a Member who meets the eligibility requirements as outlined in the Summary of Benefits, participation in the Other LTD Program is a condition of employment.

1. The Other LTD Program effective date for each Participating Employer providing Other LTD benefits is listed in Section 11(S).

2. Members who were Actively Employed by a Participating Employer on the effective date of the Participating Employer joining the Other LTD Program are entitled to coverage for Other LTD Benefits commencing on that effective date.

3. Members who commence Active Employment after the effective date of the Participating Employer joining the Other LTD Program are entitled to coverage for Other LTD Benefits after fulfilling the eligibility requirements of the Participating Employer.

If a Member is not Actively At Work on the date their coverage would have otherwise commenced, such coverage will commence on the first day they are subsequently Actively At Work.

If the Member is not Actively At Work on the date their coverage would have otherwise commenced due solely to a paid leave or a statutory holiday, then they will be considered Actively At Work on such date.

B. COVERAGE

An Other LTD Benefit as set out in the Summary of Benefits is payable if a Member becomes Disabled.

C. AMOUNT OF LTD BENEFIT

The monthly LTD Benefit for a Member covered by this Plan shall be determined according to the Summary of Benefits applicable to the Participating Employer to a maximum benefit of $10,000 monthly.

The amount of the LTD Benefit payable under this LTD Program will be based on the Member's average monthly Earnings in effect for the twelve (12) months immediately prior to the Date of Disability. If a Member was promoted, received a wage increase or was on an approved leave, including Maternity, Parental, Family Caregiver and Compassionate Care Leave, in the twelve (12) months immediately prior to the Date of Disability, the Member's coverage will be based on the new Earnings subject to verification of the Earnings by the Participating Employer.

D. ASSIGNMENT

The rights or interests of a Member under the Plan cannot be assigned.

E. PAYMENT OF BENEFIT

Upon receipt of Proof satisfactory to the Carrier that:

1. a Member became Disabled while insured under the Plan and remained Disabled during the Elimination Period; and

2. the Member is under Continuing Medical Care

the Carrier will pay LTD Benefits to the Member in accordance with Plan provisions. LTD Benefit payments are payable monthly at the end of each month, in arrears, following the completion of the Elimination Period.

For the first two (2) years of LTD Benefit payment, the LTD Benefit amount for any Member who has not received a full twelve (12) months of LTD Benefits will be paid on the same payment schedule that the Pre-Disability Earnings were received. Thereafter, the LTD Benefit amount will be prorated and paid in twelve (12) equal amounts in arrears at the end of each month.

Any payments for a period of less than one month will be at the daily rate of 1/30 of the monthly LTD Benefit.

When a Member continues to be covered under this Plan while on Maternity, Parental, Family Caregiver and Compassionate Care Leave, then the Elimination Period for any Disability that begins during such leave will be deemed to commence on the date the Member is scheduled to return to Active Employment, provided the Member is then still Disabled and covered under this Plan.

As a result of variances in Elimination Periods under this Plan and the Core Long Term Disability Program, the LTD Benefit under this Plan may be payable prior to the date the Core Long Term Disability becomes payable.

F. COST OF LIVING ADJUSTMENT FOR SCHOOL DISTRICT #22 AND SCHOOL DISTRICT #59 ONLY

During a continuous period of Disability, the LTD Benefit payable to a Member under the Other LTD Program will be increased by an amount equal to the percentage, as specified in the Summary of Benefits, of that monthly Benefit payable immediately prior to such increase, subject to the following conditions:

1. the initial increase will become effective in accordance with the LTD Cost-of-Living Adjustment section of the Summary of Benefits;

2. subsequent increases will become effective on each anniversary of the initial increase; and

3. for any year in which the Consumer Price Index (CPI) is less than the percentage specified in the Summary of Benefits, the increase for that specific year will be equal to that of the CPI.

G. DIRECT OFFSETS

LTD benefits otherwise payable to the Member under this Plan will be reduced by:

1. Core LTD Benefits payable under the Core Long Term Disability Program;

2. any benefits the Member is eligible to receive under any Workers' Compensation Act or similar legislation;

3. any amount the Member is eligible to receive under the Canada Pension Plan or the Quebec Pension Plan at the date of Disability, including early retirement benefits but excluding:

    i. benefits payable on behalf of their dependents;

    ii. any increase in these benefits due solely to the cost of living after LTD Benefits commence under this Plan;

    iii. Subject to the provisions of the Insurance (Vehicle) Act [RSBC] c. 231 and regulations thereunder any indemnity payable for loss of time under any government plan requiring or providing automobile insurance benefits on a no-fault basis;

    iv. the amount of benefits payable from any other disability income plan including Employer paid sick leave and disability pension income, but excluding a private disability insurance plan or income received in respect of a previous unrelated disability; and

    v. Subject to the provisions of the Insurance (Vehicle) Act [RSBC] c. 231 and regulations thereunder any Net Proceeds of a Third Party Claim. Net Proceeds of a Third Party Claim paid in a lump sum will be subject to the Third Party Claims provision.

If any of the Direct Offsets are paid in a lump sum, monthly LTD Benefits will be reduced by the equivalent monthly payment for the number of months of disability for which the lump sum is paid.

The Carrier may also reduce the monthly LTD Benefit payments if the Member, who is required to make the necessary application, fails or refuses to exercise their rights under the above-mentioned legislation or plans.

The Carrier may, at its discretion, estimate the amount of payments available from any source of income that would be subject to this provision.

H. ALL SOURCE MAXIMUM

In addition to Direct Offsets, LTD Benefits will be further reduced by any amount by which the total monthly income of the Member from all sources exceeds the All Source Maximum. The total monthly income of a Member from all sources, whether they receive or are eligible to receive this income, will include all of the following:

1. LTD Benefits under the Plan;

2. Core LTD Benefits payable under the Core Long Term Disability Program;

3. any Earnings or payments from the Participating Employer or other disability income from any other plan sponsored by the Public Education Benefits Trust Fund, but excluding earnings or disability benefits in respect of any other regular job with the Participating Employer which the Member was performing prior to Disability;

4. any disability benefits under the Canada Pension Plan or the Quebec Benefit Plan, including early retirement benefits, but excluding benefits payable on behalf of dependents and any increase in benefits after benefit payments commence due solely to the cost of living;

5. any disability benefits payable for the same Disability under any Workers' Compensation Act or similar legislation or any other government plan, excluding the Employment Insurance Act;

6. any benefits payable from a retirement or pension plan, excluding any increase in benefits after benefit payments commence due solely to cost of living;

7. Subject to the provisions of the Insurance (Vehicle) Act [RSBC] c. 231 and regulations thereunder any indemnity for loss of time payable under any government plan requiring or providing automobile insurance benefits on a no-fault basis; and

8. Subject to the provisions of the Insurance (Vehicle) Act [RSBC] c. 231 and regulations thereunder any Net Proceeds of a Third

Party Claim. Net Proceeds of a Third Party Claim paid in a lump sum will be subject to the Third Party Claims provision.

If any of the foregoing are paid in a lump sum, monthly LTD Benefits will be reduced by the equivalent monthly payment for the number of months of disability for which the lump sum is paid.

The Carrier may also reduce the monthly LTD Benefit payments if the Member, who is required to make the necessary application, fails or refuses to exercise their rights under the above-mentioned legislation or plans.

The Carrier may, at its discretion, estimate the amount of the government plan award pending notice of the actual award.

I. RECURRENT DISABILITY

Successive periods of Disability due to the same cause or related causes are considered to be the same period of Disability unless they are separated by at least:

1. 10 working days of Active Employment during the Elimination Period; or

2. 6 consecutive months of Active Employment immediately following a period of Disability for which LTD benefits were paid under this LTD program.

Successive periods of Disability due to entirely unrelated causes are considered to be the same period of Disability, unless they are separated by at least 1 day of Active Employment.

Whenever successive periods of Disability are considered to be the same period of Disability, one Elimination Period will apply.

J. DISABILITY MANAGEMENT

The Carrier may at any time require a Disabled Member to participate in a Disability Management Program.

The Carrier will actively co-ordinate all disability management program services listed below and will also facilitate and ensure case follow-up:

1. co-ordination of access to health care services;

2. support program for returning to work;

3. negotiations for a gradual return to work; and

4. Rehabilitation Employment Program, which may include evaluation, treatment, training, placement and job search services.

If a Disabled Member, while receiving LTD Benefits, takes part in a Disability Management Program under the supervision of their Physician and with the approval of the Carrier:

1. the Member will still be considered Disabled while taking part in this program;

2. if, while taking part in this program, a Member becomes Disabled again, the terms and conditions of this LTD Benefit will apply to the Member as if they had been Disabled during the disability management period;

3. if, as a result of taking part in this program the Member earns any income, the LTD Benefits payable to the Member will be reduced by 50% of the amount of income earned from any rehabilitative activity;

4. the Maximum Benefit Period during any period of Disability will continue to apply even if the Member is taking part in a Disability Management Program;

5. while the Member is taking part in a Disability Management Program, the Carrier will reduce their LTD Benefits so that their total income from all sources as listed in the All Source Maximum section of this Plan does not exceed 100% of their gross monthly Earnings (Net Monthly Earnings if the LTD Benefit is non-taxable) immediately prior to the commencement of Disability.

A Member who refuses to take part in a Disability Management Program or does not participate in such program in good faith will no longer be eligible for LTD Benefits payable under this LTD Program.

K. REHABILITATIVE EMPLOYMENT

The Carrier may at any time require a Disabled Member to participate in a Rehabilitation Employment Program.

If a Disabled Member, while receiving LTD Benefits, takes up rehabilitative employment under the supervision of their Physician and with the approval of the Carrier:

1. the Member will still be considered Disabled while taking part in rehabilitative employment, subject to a maximum of twenty-four (24) months from the date of commencement of rehabilitative employment;

2. if, while taking part in rehabilitative employment, a Member becomes Disabled again, the terms and conditions of this LTD Benefit will apply to the Member as if they had been Disabled during the rehabilitation employment period;

3. if, as a result of taking part in rehabilitative employment the Member earns any income, the LTD Benefit will be reduced by 50% of the amount of income earned from any rehabilitative employment;

4. the Maximum Benefit Period during any period of Disability will continue to apply even if the Member is taking part in approved rehabilitative employment;

5. while the Member is taking part in rehabilitative employment, the LTD Benefit will be reduced so that their total income from all sources as listed in the All Source Maximum provision does not exceed 100% of their gross monthly Earnings (Net Monthly Earnings if the LTD benefit is non-taxable) immediately prior to the commencement of Disability.

A Member who does not take up rehabilitative employment considered appropriate by the Carrier will no longer be eligible for LTD Benefits payable under this LTD Program.

L. WAIVER OF PREMIUM

Premiums will be waived for a Member who becomes Disabled while covered under this Plan prior to attaining age 65, if they submit Proof of Claim satisfactory to the Carrier. Premiums will continue to be waived for as long as the Disability persists. For the purpose of this provision, premiums will cease to be waived on the earliest of the following dates:

1. the date on which the Member is unable or unwilling to provide satisfactory proof of Disability to the Carrier, if such proof is not provided within three (3) months of the request,

2. the date on which the Member ceases to be Disabled,

3. the date on which the Member attains age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55,

4. the date the Member retires,

5. the date payment of the LTD Benefit under this Plan ceases.

Any provision for an increase in coverage is suspended during Disability.

A recurrence of Disability within six (6) months after the termination of a previous period of Disability for which premiums have been waived under this Plan shall be deemed a continuation of the previous period if due to the same or related causes.

M. CONTINUATION OF COVERAGE

1. Maternity Leave, Parental Leave, Family Caregiver and Compassionate Care Leave

   Coverage will be maintained for the complete period of the Maternity or Parental, Family Caregiver and Compassionate Care Leave. The Carrier must be informed of the scheduled date of return to work before the beginning of the leave.

2. Strike or Lock-out

Coverage for a Member who ceases to be Actively at Work due to a strike or lockout is subject to the following:

i. If the Elimination Period starts during a strike or lockout, LTD Benefits will not be paid to a Disabled Member until the end of the Elimination Period or the end of the strike or lockout, whichever is last to occur;

ii. If the Elimination Period starts before a strike or lockout, LTD Benefits will be paid if the Member is Disabled at the end of the Elimination Period regardless of the strike or lockout.

3. Legal Obligation in the Event of Termination of Coverage

If federal or provincial legislation requires the Carrier to continue the coverage of a Member beyond the date coverage would have otherwise terminated, coverage will be continued to the end of the period required by law, but not beyond the date on which this LTD Program terminates.

4. Secondments, Elections, Appointments or leaves for Public Office

Members who are seconded, elected, on paid leave of absence, appointed to union positions or are elected/appointed to a public office/duty will continue to have coverage for LTD Benefits during the period of their service to the union or while doing the public office/duty.

5. Unpaid Leaves of Absence

An unpaid leave of absence of thirty-one (31) days or less will not impact coverage.

N. NOTICE AND PROOF OF CLAIM

Initial written notice of a claim for LTD Benefits and Waiver of Premium must be submitted to the Carrier within thirty (30) days of the expiry of the Elimination Period and initial written Proof, within sixty (60) days of the expiry of the Elimination Period.

In the event of the recurrence of Disability, written notice of a claim for LTD Benefits must be submitted to the Carrier within thirty (30) days of the date of such recurrence and written Proof within sixty (60) days of the date of such recurrence.

Subsequent written Proof satisfactory to the Carrier of continuing Disability must be submitted to the Carrier at its request.

If this Plan terminates, no payment will be made unless the notice and Proof of Claim is submitted to the Carrier within 120 days of the date of termination of this Plan.

Failure to submit notice or Proof of Claim within the prescribed time limit does not invalidate the claim, provided that the notice and proof of the claim are sent as soon as reasonably possible. However, no payment will be made if the notice and Proof of Claim are sent more than twelve (12) months from the date the Carrier becomes liable.

No action or proceedings may be initiated against the Carrier for the recovery of any claim prior to the expiration of sixty (60) days after written Proof has been filed or after 2 years following the expiration of the time in which Proof of Claim is required.

O. TERMINATION OF OTHER LTD BENEFITS

Payment of Other LTD Benefits will cease on the earliest of:

1. The date on which the Member ceases to be Disabled;

2. The date on which the Member engages in any gainful occupation other than gainful occupation approved by the Carrier for the purposes of rehabilitation;

3. The date set by the Carrier, on which the Member was required to provide satisfactory Proof of Disability or to undergo a medical examination requested by the Carrier, but neglected or refused to do so;

4. The date on which the Member is outside Canada for any period exceeding:

   i. Two (2) weeks during the Elimination Period and the following twenty-four (24) months of a period of Disability; or

   ii. Two (2) months thereafter;

   unless written approval is given by the Carrier in advance;

5. The date of expiration of the Maximum Benefit Period;

6. The date on which the Member refuses to participate in a Disability Management Program or a Rehabilitation Employment Program considered appropriate by the Carrier;

7. The date the Member dies;

8. The date the Member retires;

9. The date the Member commences to receive retirement benefits from the Municipal Pension Plan or from any other registered pension plan arising out of employment with an Employer;

10. The date a Member fails to comply with the provisions of Section 11(R) in respect of a Third Party Claim or breaches any term of a Reimbursement Agreement entered into by the Member and the Board of Trustees pursuant thereto; and

11. The date the Member refuses to accept or follow in good faith the requirements of available Continuing Medical Care;

12. The date the Member is no longer lawfully entitled to be in Canada for the purpose of employment for any reason including the expiration of any permit or visa or an outstanding deportation order.

P. TERMINATION OF MEMBER'S INSURANCE

A Member who is not receiving benefits under the Core LTD Program or Other LTD benefits shall cease to be entitled to coverage for Other LTD on the earliest of the following dates:

1. the period of time equal to the Member's applicable Elimination Period prior to the last day of the month during which the Member attains the Age of sixty-five (65) years;

2. the date the Member no longer meets the definition of Member;

3. the thirty-second (32nd) day of an unpaid leave of absence;

4. the date the Member temporarily occupies a position that is not eligible for coverage;

5. the date of the Member's termination of service; and

6. the period of time equal to the Member's applicable Elimination Period prior to last day of the month during which the Member attains thirty-five (35) years of pensionable service and a minimum Age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement.

Q. LIMITATIONS AND EXCLUSIONS

No LTD Benefits shall be payable under this Plan in any of the following circumstances:

1. Disability where the Member is not under the Continuing Medical Care of and following the treatment prescribed by that Physician;

2. where the Member refuses to disclose medical information required by the Carrier or Physicians acting for the Carrier;

3. Disability due to Illness or Injury which occurred after the Member was placed on layoff status;

4. during the imprisonment of the Member due to conviction of a criminal offence;

5. war, whether the war be declared or not, or service in the armed forces of any country, or participation in a riot, insurrection or civil commotion;

6. committing, or attempting to commit a criminal offence;

7. Disability resulting from cosmetic surgery or treatment, unless such surgery or treatment is:

   i. required as a result of an Illness or Injury or
   ii. For gender affirmation or sex reassignment;

   which occurred while the Member was covered under this LTD Plan;

8. substance misuse unless, for such misuse the Member is actively taking part in a therapeutic program supervised by a Physician on an on-going basis, is receiving Continuing Medical Care or treatment for rehabilitation and is staying in an established treatment centre qualified to provide the necessary treatment or care;

9. driving a motorized vehicle while impaired by drugs, or with an alcohol level that exceeds the limit set under the Criminal Code of Canada or the applicable motor vehicle act;

10. Disability directly or indirectly related to a Pre-Existing Condition, subject to the following:

    i. Members who were covered under a previous long term disability plan with their Participating Employer immediately prior to the effective date of the Participating Employer's participation in the Core Long Term Disability Program and who were Actively At Work on that date, will be covered for Disability resulting from a Pre-Existing Condition from that date;

    ii. Members who were not covered under a long term disability plan with their Participating Employer immediately prior to the effective date of the Participating Employer's participation in the

Core Long Term Disability Program, but who were Actively At Work on that date, will be covered for Disability resulting from a Pre-Existing Condition, 6 months after the effective date of the Participating Employer's participation in the Core Long Term Disability Program;

iii. Members who were not Actively At Work on the effective date of the Participating Employer's participation in the Core Long Term Disability Program will not be covered for Disability resulting from a Pre-Existing Condition until they have completed 6 continuous months of being Actively At Work with that Participating Employer following the Member's return to work date;

iv. Members hired following the effective date of a Participating Employer's participation in the Core Long Term Disability Program will not be covered for Disability resulting from a Pre-Existing Condition until they have completed 12 continuous months of being Actively At Work with that Participating Employer after their effective date of coverage.

R. THIRD PARTY CLAIM

1. This Section shall be read subject to the provisions of the Insurance (Vehicle) Act [RSBC] c. 231 and regulations thereunder.

2. A Member who has applied for Other LTD Benefits under the Plan must notify the Carrier in writing as soon as reasonably practicable of the full particulars of any Third Party Claim.

3. The Member shall provide the Carrier progress reports on the status of the Third Party Claim from time to time upon the request of the Carrier.

4. As soon as a Member is reasonably able to do so, the Member shall provide the Carrier in writing with full particulars of the Net Proceeds of Third Party Claim supported by copies of any judgement, settlement agreement, release, correspondence including correspondence between the Member and their own

solicitor, fee agreements between the Member and their own solicitor and such further and other documentation and information as the Carrier may reasonably require.

5. A Member shall upon the request of the Carrier provide the Carrier with the Member's written consent, direction and authorization as may reasonably be required to permit the Carrier to obtain copies of any documentation or information relative to a Member's Third Party Claim from the Member's own solicitor, the Insurance Corporation of British Columbia or such other person, agency or entity as may be in possession or control of any documentation or information relevant to the Member's Third Party Claim.

6. Upon payment of a Member's Net Proceeds of Third Party Claim the Member shall forthwith pay to the Carrier the lesser of the aggregate of all prior Other LTD Benefit payments in respect of the subject Disability paid to the Member under the Plan and the Net proceeds of Third Party Claim. Should the Member fail to repay this sum as and when recovered, the amount shall be recoverable by the Carrier from the Member in debt and should the Carrier commence legal proceedings in respect thereof, the Member shall be required to also pay all reasonable and proper legal fees incurred by the Carrier in respect of such legal proceedings on a solicitor and own client or full indemnity basis. The amount the Member is required to reimburse shall be determined with reference to the dollar amount of the Net Proceeds of Third Party Claim and shall not be reduced by reason of the Member or others being partially responsible for the damages arising from the events or circumstances causing the Disability.

7. In the event that a Member's Net Proceeds of Third Party Claim exceeds the aggregate amount of Other LTD benefits paid to the member, if then still Disabled, shall not be entitled to any further Other LTD Benefit payments under this Plan unless and until a sufficient period of time thereafter has elapsed during which the Member, but for this provision, would have received Other LTD Benefit payments under this Plan (including any enhancements to the Benefit level implemented during that period) totalling in the aggregate to an amount equal to the

amount by which the Member's Net Proceeds of Third Party Claim exceeded the amount paid to the Carrier.

8. If required by the Carrier, the Member shall enter a Reimbursement Agreement containing the Member's express agreement to observe and perform the Member's obligations under this provision and providing for an assignment by the Member to the Carrier of the Member's Net Proceeds of Third Party Claim as security for the performance of the Member's said obligations.

S. OTHER LONG TERM DISABILIY – PARTICIPATING EMPLOYER LISTING

School District	Union Local	Other LTD Effective Date	Policy Number
School District No. 05 (Southeast Kootenay)	CUPE 4165	March 1, 2003 *(terminated July 1, 2016)*	64090L
School District No. 06 (Rocky Mountain)	CUPE 440	November 1, 2006 *(terminated March 1, 2013)*	64090L
School District No. 22 (Vernon)	CUPE 5523	March 1, 2003	64090L
School District No. 36 (Surrey)	CUPE 728	(terminated July 1, 2016)	64090L
School District No. 46 (Sunshine Coast)	CUPE 801	March 1, 2003 *(terminated March 1, 2013)*	64090L
School District No. 47 (qathet)	CUPE 476	March 1, 2003 *(terminated March 1, 2013)*	64090L
School District No. 48 (Sea to Sky)	CUPE 779	March 1, 2003 *(terminated May 1, 2016)*	64090L
School District No. 51 (Boundary)	CUPE 2098	March 1, 2003	64090L
School District No. 52 (Prince Rupert)	IUOE882B	November 1, 2006	64090L
School District No. 53 (Okanagan-Similkameen)	CUPE 523	March 1, 2003 *(terminated March 1, 2013)*	64090L
School District No. 54 (Bulkley Valley)	CUPE 2145	March 1, 2003 *(terminated July 1, 2016)*	64090L
School District No. 57 (Prince George)	CUPE 4991	November 1, 2006	64090L
School District No. 57 (Prince George)	CUPE 3742	March 1, 2003	64090L
School District No. 59 (Peace River South)	Teamsters 31	November 1, 2006	64090L
School District No. 59 (Peace River South)	CUPE 4992	November 1, 2006	64090L
School District No. 59 (Peace River South)	BCGEU 710	November 1, 2006	64090L
School District No. 60 (Peace River	CUPE 4653	November 1, 2006	64090L

North)			
School District No. 62 (Sooke)	CUPE 459	March 1, 2003	64090L
School District No. 70 (Pacific Rim)	CUPE 727	March 1, 2003 *(terminated March 1, 2016)*	64090L
School District No. 78 (Fraser-Cascade)	CMAW2423	November 1, 2006	64090L
School District No. 81 (Fort Nelson)	BCGEU 710	November 1, 2006	64090L
School District No. 91 (Nechako Lakes)	CUPE 4177	March 1, 2003	64090L

School District #5 (Southeast Kootenay) CUPE Local 4165

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 18 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53701
Waiting period	3 months following date of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #5 (Southeast Kootenay) CUPE Local 4165

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months

Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #5 (Southeast Kootenay) CUPE Local 4165

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53701
Waiting period	3 months following date of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	N/A
Survivor extension	End of following month in which employee died
Termination age	Last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year

Major restorative services

Reimbursement	60%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	$3,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #5 (Southeast Kootenay) CUPE Local 4165

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-5
Waiting period	3 months following date of employment
Benefit amount	70% of weekly earnings
Maximum benefit	N/A
Elimination period	Accident and Hospitalization: Nil; Illness: 3 days
Maximum benefit period	17 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month or 11 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume. If an 11 month employee is Totally Disabled and in receipt of Weekly Indemnity as of July 31st, Weekly Indemnity benefit payments will cease and the employee will not be entitled to Weekly Indemnity payments from August 1st through August 31st, inclusive. If still Totally Disabled on September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Retirement
Earnings definition	Employee's basic rate of pay, including premiums/allowances paid for the regular duties performed during a regular work year (including bus drivers field trips), as well as vacation pay, but excluding occasional overtime.

School District #5 (Southeast Kootenay) CUPE Local 4165

BENEFIT SUMMARY

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #5 (Southeast Kootenay) CUPE Local 4165

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53701
Waiting period	3 months following date of employment
Benefit amount	2.5 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $50,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's regular rate of pay from the employer (prior to deductions), excluding commissions and bonus payments. Earnings may include other sources of income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	3 months following date of employment
Benefit amount	Matches Basic Life benefit
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #6 (Rocky Mountain) CUPE Local 440

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53753
Waiting period	Upon completion of probationary period
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #6 (Rocky Mountain) CUPE Local 440

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #6 (Rocky Mountain) CUPE Local 440

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53753
Waiting period	Upon completion of probationary period
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$3,500 per lifetime
Age limit	Covers adults and children

School District #6 (Rocky Mountain) CUPE Local 440

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #6 (Rocky Mountain) CUPE Local 440

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53753
Waiting period	Upon completion of probationary period
Benefit amount	1.5 times Annual Earnings rounded to next higher $1,000
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay
Conversion privilege	Available

School District #8 (Kootenay Lake) CUPE Local 748

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53702
Waiting period	1st day coincident with or following employment
Claim deadline	December 31 of the following year
Calendar year deductible	$25 (Single/Family)
Reimbursement	100%
Lifetime maximum	$1,000,000 per lifetime
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Unlimited age if attending school full time
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	Not Covered
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$3,000 per 5 calendar years
Hearing aids - Children	$3,000 per 5 calendar years
Ambulance	Covered

School District #8 (Kootenay Lake) CUPE Local 748

BENEFIT SUMMARY

Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$150 per calendar year (combined with Orthotics)
Orthotics	$150 per calendar year (combined with Orthopedic Shoes)
Accidental dental	Covered
Vision Care	
Maximum - Adults	$350 per 24 months Prescription Sunglasses: Covered
Maximum - Children	$350 per 24 months Prescription Sunglasses: Covered
Eye exams	$100 per 24 months
Paramedical Services	
Acupuncture	$350 per calendar year
Chiropractor	$350 per calendar year
Massage therapy	20 sessions per calendar year
Naturopathy	$350 per calendar year
Osteopathy	$350 per calendar year
Physiotherapy	Unlimited (Reasonable and customary limits apply)
Podiatry	$350 per calendar year
Counselling Services	$350 per calendar year (Psychologist only)
Speech therapy	$350 per calendar year

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53702
Waiting period	1st day coincident with or following employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Unlimited age if attending school full time
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #8 (Kootenay Lake) CUPE Local 748

BENEFIT SUMMARY

Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services	
Reimbursement	60%
Maximum	N/A

Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days

School District #8 (Kootenay Lake) CUPE Local 748

BENEFIT SUMMARY

Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53702
Waiting period	65 days of continous employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay
Conversion privilege	Available

School District #8 (Kootenay Lake) CUPE Local 748

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	65 days of continous employment
Benefit amount	Matches Basic Life
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #10 (Arrow Lakes) CUPE Local 2450

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53717
Waiting period	1st of the month following date of employment.
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age Dependent Child definition	Retirement Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #10 (Arrow Lakes) CUPE Local 2450

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #10 (Arrow Lakes) CUPE Local 2450

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53717
Waiting period	1st of the month following date of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Earlier of age 65 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services

Reimbursement	60%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	$3,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #10 (Arrow Lakes) CUPE Local 2450

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #10 (Arrow Lakes) CUPE Local 2450

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53717
Waiting period	1st of the month following date of employment
Benefit amount	2.35 times Annual Earnings rounded to next higher $1,000
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following date of employment.
Benefit amount	Matches Basic Life
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 65 or retirement
Conversion privilege	Available

School District #19 (Revelstoke) CUPE Local 5150

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: Office employees: 17.5 hours per week or more All other employees: 20 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53703
Waiting period	3 months of continuous employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #19 (Revelstoke) CUPE Local 5150

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #19 (Revelstoke) CUPE Local 5150

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53703
Waiting period	3 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$3,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #19 (Revelstoke) CUPE Local 5150

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #19 (Revelstoke) CUPE Local 5150

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53703
Waiting period	3 months of continuous employment
Benefit amount	2 times Annual Earnings rounded to next higher $500 with a minimum benefit of $10,000
Maximum	$1,000,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	3 months of continuous employment
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #19 (Revelstoke) CUPE Local 5150

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #20 (Kootenay-Columbia) CUPE Local 1285

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53704
Waiting period	1st of the month following date of employment.
Claim deadline	December 31 of the following year
Calendar year deductible	$25 (Single/Family)
Reimbursement	100%
Lifetime maximum	$1,000,000 per lifetime
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	Not Covered
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Semi-Private
Private duty nursing	$25,000/lifetime
Hearing aids - Adults	$500 per 5 years
Hearing aids - Children	$500 per 5 years

School District #20 (Kootenay-Columbia) CUPE Local 1285

BENEFIT SUMMARY

Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$150 per year combined with Orthotics
Orthotics	$150 per year combined with Orthopedic shoes
Accidental dental	Covered
Vision Care	
Maximum - Adults	$150 per 24 months Prescription sunglasses: not covered
Maximum - Children	$150 per 24 months Prescription sunglasses: not covered
Eye exams	Not Covered
Paramedical Services	
Acupuncture	Not Covered
Chiropractor	$250 per year
Massage therapy	20 treatments per year
Naturopathy	$250 per year
Osteopathy	$250 maximum per calendar year and 1 x-ray per calendar year.
Physiotherapy	Reasonable and customary charges.
Podiatry	$250 maximum per calendar year and 1 x-ray per calendar year.
Counselling Services	$250 per year (Psychologist only)
Speech therapy	$250 per year
DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53704
Waiting period	1st of the month following date of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #20 (Kootenay-Columbia) CUPE Local 1285

BENEFIT SUMMARY

Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services	
Reimbursement	60%
Maximum	N/A

Orthodontic services	
Reimbursement	60%
Maximum	$1,250 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable

School District #20 (Kootenay-Columbia) CUPE Local 1285

BENEFIT SUMMARY

Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53704
Waiting period	1st of the month following date of employment
Benefit amount	2.35 times Annual Earnings rounded to next higher $1,000
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #20 (Kootenay-Columbia) CUPE Local 1285

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following date of employment
Benefit amount	Matches Basic Life
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 65 or retirement
Conversion privilege	Available

School District #22 (Vernon) CUPE Local 5523

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53705
Waiting period	1st of the month following 65 working days or 6 months, whichever is earlier
Claim deadline	December 31 of the following year
Calendar year deductible	$50 (Single/Family)
Reimbursement	80% until $1,000 paid, then 100%
Lifetime maximum	Unlimited
Survivor extension	N/A
Termination age	Retirement (No age limit)
Dependent Child definition	Up to age 21, or if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Not Covered (unless precribed for reason other than birth control)
Fertility drugs	Not Covered
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Unlimited
Hospital room	Private or Semi-private
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$1,000 per 60 months
Hearing aids - Children	$1,000 per 60 months

School District #22 (Vernon) CUPE Local 5523

BENEFIT SUMMARY

Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	1 pair per lifetime. Replacements as needed from normal wear and tear.
Orthotics	1 pair per lifetime
Accidental dental	Covered

Vision Care

Maximum - Adults	$350 per 24 months
Maximum - Children	$350 per 24 months
Eye exams	$75 per 24 months

Paramedical Services

Acupuncture	$500 per year
Chiropractor	$500 per year
Massage therapy	Unlimited (Reasonable and Customary limits apply)
Naturopathy	$500 per year
Osteopathy	Not Covered
Physiotherapy	Unlimited (Reasonable and Customary limits apply)
Podiatry	$500 per year
Counselling Services	$500 per year (Psychologist only)
Speech therapy	$500 per year

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53705
Waiting period	1st of the month following 65 working days or 6 months, whichever is earlier
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #22 (Vernon) CUPE Local 5523

BENEFIT SUMMARY

Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	1 per 9 months
Child check-up	1 per 9 months
Adult fluoride	Covered

Major restorative services	
Reimbursement	60%
Maximum	N/A

Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #22 (Vernon) CUPE Local 5523

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Covered, provides cost of living adjustment based on Consumer Price Index up to 4%. First increase occurs after the end of the Elimination Period plus one year.
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: 180 calendar days
Taxability status	Core LTD: Taxable Other LTD: Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #22 (Vernon) CUPE Local 5523

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53705
Waiting period	1st of the month following 65 working days or 6 months, whichever is earlier
Benefit amount	2 times Annual Earnings rounded to next higher $500
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	To $500 at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following 65 working days or 6 months, whichever is earlier
Benefit amount	Matches Basic Life
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	To $500 at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #22 (Vernon) CUPE Local 5523

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month following 65 working days or 6 months, whichever is earlier
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #23 (Central Okanagan) CUPE Local 3523

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 12 and 10 month Operations Employees (as outlined in the Collective Agreement): 20 hours per week or more 12 and 10 month Office and School based Employees (as defined by the Collective Agreement): 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53706
Waiting period	65 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #23 (Central Okanagan) CUPE Local 3523

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #23 (Central Okanagan) CUPE Local 3523

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53706
Waiting period	65 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	1 every 9 months
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	70%
Maximum	N/A
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #23 (Central Okanagan) CUPE Local 3523

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #23 (Central Okanagan) CUPE Local 3523

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53706
Waiting period	65 working days
Benefit amount	2 times Annual Earnings rounded to next higher $500
Maximum	$1,000,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	65 working days
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #27 (Cariboo-Chilcotin) IUOE Local 959

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Benefits: As per the collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53758
Waiting period	1st of the month coincident with or following 1 month of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #27 (Cariboo-Chilcotin) IUOE Local 959

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #27 (Cariboo-Chilcotin) IUOE Local 959

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53758
Waiting period	1st of the month coincident with or following 1 month of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	Current Fee Guide in your province of residence
Specialist coverage	Current Specialist Dental Fee Guide or the minimum fee specified in the current Denturist Fee Guide of your province of residence
Survivor extension	3 months
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,000 per lifetime
Age limit	Covers children only

School District #27 (Cariboo-Chilcotin) IUOE Local 959

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-27
Waiting period	1st of the month coincident with or following 3 months of continuous employment
Benefit amount	75% of weekly earnings
Maximum benefit	12 month employee: $1,000 11 month employee: $1,091 (not eligible for payments in August) 10 month employees: $1,200 (not eligible for payments in July and August)
Elimination period	Accident, Illness or Hospitalization: 14 days
Maximum benefit period	15 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month or 11 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume. If an 11 month employee is Totally Disabled and in receipt of Weekly Indemnity as of July 31st, Weekly Indemnity benefit payments will cease and the employee will not be entitled to Weekly Indemnity payments from August 1st through August 31st, inclusive. If still Totally Disabled on September 1st following, Weekly Indemnity benefit payments will resume.

School District #27 (Cariboo-Chilcotin) IUOE Local 959

BENEFIT SUMMARY

Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of age 65 or retirement.
Earnings definition	Basic earnings are the employee's salary from the employer excluding bonuses, commissions and overtime, but will be adjusted to meet Employment Insurance legislation requirements concerning the definition of insurable earnings.

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #27 (Cariboo-Chilcotin) IUOE Local 959

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53758
Waiting period	1st of the month coincident with or following 1 month of employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$350,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's gross earnings from the employer excluding any bonus, commission or overtime.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month coincident with or following 1 month of employment
Benefit amount	Matches Basic Life
Maximum	$350,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53757
Waiting period	1st day of the month following 30 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 12 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53757
Waiting period	1st day of the month following 30 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 12 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	70%
Maximum	N/A
Orthodontic services	
Reimbursement	70%
Maximum	$1,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53757
Waiting period	1st day of month following 30 working days
Benefit amount	Under 35 years: 3 times Annual Earnings; Age 35 to 44: 2.5 times Annual Earnings; Age 45 to 54: 2 times Annual Earnings; Age 55 and over: 1.5 times Annual Earnings
Maximum	$250,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53757
Eligibility	Employee and Spouse
Waiting period	1st day of the month following 30 working days
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53757
Waiting period	1st day of the month following 30 working days
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st day of the month following 30 working days
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #28 (Quesnel) CUPE Local 4990

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #33 (Chilliwack) CUPE Local 411

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week Extended Health: N/A All Other Benefits: 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53763
Waiting period	1st of the month following 3 month probationary period
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #33 (Chilliwack) CUPE Local 411

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #33 (Chilliwack) CUPE Local 411

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53763
Waiting period	1st of the month following 3 month probationary period
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	$1,500 per calendar year combined with Major Services
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	$1,500 per calendar year combined with Basic Services
Orthodontic services	
Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

School District #33 (Chilliwack) CUPE Local 411

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #33 (Chilliwack) CUPE Local 411

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53763
Waiting period	1st of the month following 3 month probationary period
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $50,000
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #33 (Chilliwack) CUPE Local 411

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following 3 month probationary period
Benefit amount	Matches Basic Life
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #35 (Langley) CUPE Local 1260

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: N/A

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53707
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #35 (Langley) CUPE Local 1260

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #35 (Langley) CUPE Local 1260

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53707
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	3 months
Termination age	Coverage terminates on the last day of the month following the month in which employment terminates or on the last day of the month in which employment terminates, depending on the payroll schedule.
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #35 (Langley) CUPE Local 1260

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #35 (Langley) CUPE Local 1260

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53707
Waiting period	N/A
Benefit amount	2 times Annual Earnings rounded to the next higher $500 with a minimum benefit of $10,000. If you're single and have no dependents, you can chose $5,000 or 2 times Annual Earnings rounded to the next higher $500.
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of July 31st coincident with or following the date you reach age 70 or the day you retire.
Earnings definition	A regular rate of pay from the employer (prior to deductions), excluding bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	N/A
Benefit amount	Matches Basic Life
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of July 31st coincident with or following the date you reach age 70 or the day you retire.
Conversion privilege	Available

School District #35 (Langley) CUPE Local 1851

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: N/A

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53707
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #35 (Langley) CUPE Local 1851

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #35 (Langley) CUPE Local 1851

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53707
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	3 months
Termination age	Coverage terminates on the last day of the month following the month in which employment terminates or on the last day of the month in which employment terminates, depending on the payroll schedule.
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #35 (Langley) CUPE Local 1851

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #35 (Langley) CUPE Local 1851

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53707
Waiting period	N/A
Benefit amount	2 times Annual Earnings rounded to the next higher $500 with a minimum benefit of $10,000. If you're single and have no dependents, you can chose $5,000 or 2 times Annual Earnings rounded to the next higher $500.
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of July 31st coincident with or following the date you reach age 70 or the day you retire.
Earnings definition	A regular rate of pay from the employer (prior to deductions), excluding bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	N/A
Benefit amount	Matches Basic Life
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of July 31st coincident with or following the date you reach age 70 or the day you retire.
Conversion privilege	Available

School District #36 (Surrey) CUPE Local 728

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits:as per collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53761
Waiting period	1st of the month following probationary period
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #36 (Surrey) CUPE Local 728

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months

Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53761
Waiting period	1st of the month following probationary period
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2

School District #36 (Surrey) CUPE Local 728

BENEFIT SUMMARY

Specialist coverage	Fee guide plus 10%
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months with further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	$2,000 per calendar year combined with Major Services
Adult check-up	2 per person per calendar year
Child check-up	2 per person per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	$2,000 per calendar year combined with Basic Services
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #36 (Surrey) CUPE Local 728

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #36 (Surrey) CUPE Local 728

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53761
Waiting period	1st of the month following probationary period
Benefit amount	Under 35 years: 3 times Annual Earnings; Age 35 to 44: 2.5 times Annual Earnings; Age 45 to 54: 2 times Annual Earnings; Age 55 and over: 1.5 times Annual Earnings
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's gross earnings from the employer excluding any bonus, commission or overtime.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following probationary period
Benefit amount	Matches Basic Life
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #37 (Delta) CUPE Local 1091

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: Regular Employees working half time or greater: N/A Regular Employees working less than half time: are eligible for Dental and Life after 6 months at no cost to the board Temporary Employees: working half-time or more are eligible for all other benefits. If working less than half-time, temporary employees are eligible for extended health care

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53746
Waiting period	1st day of the month following 1 complete month of service
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement

School District #37 (Delta) CUPE Local 1091

BENEFIT SUMMARY

Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months

School District #37 (Delta) CUPE Local 1091

BENEFIT SUMMARY

Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53746
Waiting period	1st of the month following 6 months employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	Current Fee Guide of the province in which the employee resides
Specialist coverage	Current Fee Guide of the province in which the employee resides
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	Once every 6 months
Child check-up	Once every 6 months
Adult fluoride	Once every 6 months

Major restorative services	
Reimbursement	60%
Maximum	$5,000 maximum per person per calendar year

School District #37 (Delta) CUPE Local 1091

BENEFIT SUMMARY

Orthodontic services

Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #37 (Delta) CUPE Local 1091

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53746
Waiting period	1st of the month following 6 months
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53746
Eligibility	Employee and Spouse
Waiting period	Based on employee's eligibility for basic life insurance
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD

School District #37 (Delta) CUPE Local 1091

BENEFIT SUMMARY

Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT

Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following 6 months
Benefit amount	Matches Basic Life
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #38 (Richmond) CUPE Local 716

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53708
Waiting period	1st day of the month following date of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #38 (Richmond) CUPE Local 716

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #38 (Richmond) CUPE Local 716

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53708
Waiting period	1st of the month following 6 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	N/A
Survivor extension	90 Days
Termination age	Last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$4,000 per lifetime
Age limit	Covers adults and children

School District #38 (Richmond) CUPE Local 716

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #38 (Richmond) CUPE Local 716

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53708
Waiting period	6 months of continuous employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$250,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #39 (Vancouver) CUPE Local 15

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: As per collective agreement

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53766
Waiting period	1st of the month following permanent appointment
Claim deadline	June 30 of the following year
Calendar year deductible	$50 (Single/Family); not applicable to vision care
Reimbursement	100%
Lifetime maximum	$25,000 per 24 months
Survivor extension	When a Member dies, Dependent coverage will continue with further payment of contributions until the earliest of the following occurs: 1. 6 months after the date of the Member's death. 2. the date the person ceases to be a Dependent other than as a result of the Member's death. 3. the date the Contract is terminated.
Termination age	Retirement
Dependent Child definition	Up to age 19, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Prescription Required
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Not Covered
Fertility drugs	$3,000 per lifetime
Smoking cessation drugs	Not Covered

School District #39 (Vancouver) CUPE Local 15

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi- private
Private duty nursing	In-home nursing care covered; physician's referral required
Hearing aids - Adults	$1,500 per 36 months
Hearing aids - Children	$1,500 per 36 months plus an additional $400 per 60 months
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	Foot Orthotics & Orthopedic Shoes have a combined limit of 1 unit per person per lifetime. Replacements as needed from normal wear and tear.
Orthotics	Foot Orthotics & Orthopedic Shoes have a combined limit of 1 unit per person per lifetime. Replacements as needed from normal wear and tear.
Accidental dental	Covered
Vision Care	
Maximum - Adults	$500 per 24 months
Maximum - Children	$500 per 24 months
Eye exams	Not Covered
Paramedical Services	
Acupuncture	$500 per calendar year
Chiropractor	$1,000 per calendar year
Massage therapy	26 visits per calendar year
Naturopathy	$1,000 per calendar year
Osteopathy	Not Covered
Physiotherapy	Unlimited (Reasonable and Customary limits apply)
Podiatry	$200 per calendar year
Counselling Services	$1,000 per calendar year for Psychologist $1,000 per calendar year for Clinical Counsellors Social Workers not covered
Speech therapy	$500 per calendar year

School District #39 (Vancouver) CUPE Local 15

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53766
Waiting period	1st of the month following permanent position
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	When a Member dies, Dependent coverage under this Contract will continue with further payment of contributions by You until the earliest of the following occurs: 1. 6 months after the date of the Member's death. 2. the date the person ceases to be a Dependent other than as a result of the Member's death. 3. the date the Contract is terminated
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	95%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	75%
Maximum	N/A
Orthodontic services	
Reimbursement	70%
Maximum	$6,000 per lifetime
Age limit	Covers adults and children

School District #39 (Vancouver) CUPE Local 15

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #39 (Vancouver) CUPE Local 15

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53766
Waiting period	1st of the month following permanent appointment
Benefit amount	$100,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The employee's salary from the employer excluding bonus and overtime pay
Conversion privilege	Available

School District #39 (Vancouver) IUOE Local 963

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: As per collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53767
Waiting period	1st day of the month following date of employment
Claim deadline	June 30 of the following year
Calendar year deductible	$25 (Single/Family); not applicable to vision care
Reimbursement	Vision Care: 100% All other eligible expenses: 80% until $1,000 paid, 100% thereafter
Lifetime maximum	$1,000,000 per lifetime
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 19, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 12 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Prescription Required
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Not Covered
Fertility drugs	$3,000 per lifetime
Smoking cessation drugs	Not Covered

School District #39 (Vancouver) IUOE Local 963

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi- private
Private duty nursing	In-home nursing care covered; physician's referral required
Hearing aids - Adults	$1,000 payable in a 24 month period for adults and dependent children
Hearing aids - Children	$1,000 payable in a 24 month period for adults and dependent children
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	Foot Orthotics & Orthopedic Shoes have a combined limit of 1 unit per person per lifetime. Replacements as needed from normal wear and tear.
Orthotics	Foot Orthotics & Orthopedic Shoes have a combined limit of 1 unit per person per lifetime. Replacements as needed from normal wear and tear.
Accidental dental	Covered

Vision Care	
Maximum - Adults	$250 per 24 months
Maximum - Children	$250 per 24 months
Eye exams	Not Covered

Paramedical Services	
Acupuncture	$100 per calendar year
Chiropractor	$200 per calendar year
Massage therapy	Unlimited (Reasonable and Customary limits apply)
Naturopathy	$200 per calendar year
Osteopathy	Not Covered
Physiotherapy	Unlimited (Reasonable and Customary limits apply)
Podiatry	$200 per calendar year
Counselling Services	Not Covered
Speech therapy	$100 per calendar year

School District #39 (Vancouver) IUOE Local 963

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53767
Waiting period	1st of the month following permanent position
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 12 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	N/A
Age limit	Covers adults and children

School District #39 (Vancouver) IUOE Local 963

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #39 (Vancouver) IUOE Local 963

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53767
Waiting period	1st of the month following permanent appointment
Benefit amount	$100,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The employee's salary from the employer excluding bonus and overtime pay
Conversion privilege	Available

School District #39 (Vancouver) CUPE Local 407

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week
	All Other Benefits: As per collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53709
Waiting period	1st day of the month following date of employment
Claim deadline	June 30 of the following year
Calendar year deductible	$75 (Single/Family); not applicable to vision care.
Reimbursement	Drug and Hospital only: 80% until $3,000 paid in a calendar year, 100% thereafter Vision Care: 100% All other eligible expenses: 80% until $1,000 paid, 100% thereafter
Lifetime maximum	$1,000,000 per lifetime
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 19, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 24 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Not Covered
Fertility drugs	$3,000 per lifetime
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private
Private duty nursing	In-home nursing care covered; physician's referral required
Hearing aids - Adults	$3,000 per 48 months
Hearing aids - Children	$3,000 per 48 months

School District #39 (Vancouver) CUPE Local 407

BENEFIT SUMMARY

Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	Foot Orthotics & Orthopedic Shoes have a combined limit of 1 unit per person per lifetime. Replacements as needed from normal wear and tear.
Orthotics	Foot Orthotics & Orthopedic Shoes have a combined limit of 1 unit per person per lifetime. Replacements as needed from normal wear and tear.
Accidental dental	Covered

Vision Care

Maximum - Adults	$500 per 24 months
Maximum - Children	$500 per 24 months
Eye exams	$100 per 24 months

Paramedical Services

Acupuncture	$500 per calendar year
Chiropractor	$500 per calendar year
Massage therapy	$2,500 per calendar year
Naturopathy	$200 per calendar year
Osteopathy	Not Covered
Physiotherapy	Unlimited (Reasonable and Customary limits apply)
Podiatry	$200 per calendar year
Counselling Services	Not Covered
Speech therapy	$100 per calendar year

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53709
Waiting period	1st of the month following permanent position
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Dental Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 24 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #39 (Vancouver) CUPE Local 407

BENEFIT SUMMARY

Basic Services

Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services

Reimbursement	60%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	N/A
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-39
Waiting period	No waiting period
Benefit amount	80% of basic weekly earnings
Maximum benefit	N/A
Elimination period	Accident, Illness or Hospitalization: 3 consecutive working days
Maximum benefit period	120 calendar days
Benefit pro-rating	1/5 pro-rating
Payment schedule	
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of retirement or age 65

School District #39 (Vancouver) CUPE Local 407

BENEFIT SUMMARY

Earnings definition	Earnings are calculated based on the employee's total average earnings during the previous 12 weeks for those employees with 12 or more full weeks of employment, or the employee's total average earnings since the date of his employment for those with less than 12 full weeks of employment.

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #39 (Vancouver) CUPE Local 407

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53709
Waiting period	1st of the month following 3 months of continuous service
Benefit amount	$100,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53709
Eligibility	Employee and Spouse
Waiting period	1st of the month following permanent appointment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #39 (Vancouver) CUPE Local 407

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53709
Waiting period	1st of the month following permanent appointment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #40 (New Westminster) CUPE Local 409

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53710
Waiting period	1st day of the month following date of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #40 (New Westminster) CUPE Local 409

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #40 (New Westminster) CUPE Local 409

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53710
Waiting period	1st of the month following 4 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Earlier of age 70 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	1 per 9 months
Child check-up	1 per 9 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$4,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #40 (New Westminster) CUPE Local 409

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #40 (New Westminster) CUPE Local 409

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53710
Waiting period	1st of the month following 4 months from the date of employment
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$160,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	Regular rate of pay from the employer (prior to deductions), excluding bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following 4 months from the date of employment
Benefit amount	Matches Basic Life
Maximum	$160,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 65 or retirement
Conversion privilege	Available

School District #41 (Burnaby) CUPE Local 379

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: Maintenance - 20 hours per week or more; Clerical and Auxiliary Personnel - 17.5 hours per week or more. Casual employees in a temporary position and Crossing Guards/ Student Supervisors are eligible for Extended Health and Dental. Basic Life coverage is mandatory for all employees except casual employees in temporary positions.

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53711
Waiting period	1st day of the month following date of employment
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage will continue without further payment of contributions until the earliest of the following occurs: a. 24 months without further payment of premium contributions. b. the date the person ceases to be a Dependent other than as a result of the Member's death. c. the date the Contract is terminated. d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #41 (Burnaby) CUPE Local 379

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #41 (Burnaby) CUPE Local 379

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53711
Waiting period	1st of the month following 3 months of continous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	Canadian provincial dental fee guide that contains dental services and fees in effect on the date the dental services are performed
Specialist coverage	General Practioner guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	90%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$5,000 per lifetime
Age limit	Covers adults and children

School District #41 (Burnaby) CUPE Local 379

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #41 (Burnaby) CUPE Local 379

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53711
Waiting period	1st of the month following 3 months of continuous service
Benefit amount	Employee with Dependents - $40,000, Employee without Dependents - $20,000
Maximum	Employee with Dependents - $40,000, Employee without Dependents - $20,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer not including any bonus, overtime or incentive pay
Conversion privilege	Available

School District #42 (Maple Ridge & Pitt Meadows) CUPE Local 703

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53712
Waiting period	1st day of the month coincident with or following date of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #42 (Maple Ridge & Pitt Meadows) CUPE Local 703

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #42 (Maple Ridge & Pitt Meadows) CUPE Local 703

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53712
Waiting period	1st day of the month coincident with or following date of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	$1,000 per calendar year
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #42 (Maple Ridge & Pitt Meadows) CUPE Local 703

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #42 (Maple Ridge & Pitt Meadows) CUPE Local 703

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53712
Waiting period	1st day of the month coincident with or following date of employment
Benefit amount	1 times Annual Earnings rounded to next higher $1,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's annual salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st day of the month coincident with or following date of employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse’s amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	August 31st coincident with or next following the date you attain age 65, the day employment terminates or the end of the month following the month in which you retire, whichever is earlier
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #42 (Maple Ridge & Pitt Meadows) CUPE Local 703

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #43 (Coquitlam) CUPE Local 561

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53760
Waiting period	1st day of the month following date of appointment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	100%
Lifetime maximum	$500,000 per lifetime
Survivor extension	Dependent coverage will continue without further payment of contributions until the earliest of the following occurs: 1. 100 days after the date of the Member's death. 2. the date the person ceases to be a Dependent other than as a result of the Member's death. 3. the date the Contract is terminated. 4. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$3,000 per lifetime
Smoking cessation drugs	Not Covered

School District #43 (Coquitlam) CUPE Local 561

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Not Covered
Private duty nursing	Not Covered
Hearing aids - Adults	$3,000 per 48 month
Hearing aids - Children	$1,500 per 24 months
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for Adults, $200 per Calendar year for Children.
Orthotics	$400 per 2 calendar years for (Adults & Children)
Accidental dental	Covered
Vision Care	
Maximum - Adults	$650 per 2 calendar year
Maximum - Children	$650 per 2 calendar year
Eye exams	$100 per 2 calendar years (Employee Only)
Paramedical Services	
Acupuncture	$200 maximum per person per calendar year
Chiropractor	$500 maximum per person per calendar year
Massage therapy	$3,500 maximum per person per calendar year
Naturopathy	$500 maximum per person per calendar year
Osteopathy	Not Covered
Physiotherapy	$3,500 maximum per person per calendar year
Podiatry	$300 maximum per person per calendar year
Counselling Services	$850 maximum per person per calendar year (Psychologist only)
Speech therapy	$100 maximum per person per calendar year

School District #43 (Coquitlam) CUPE Local 561

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53760
Waiting period	1st day of the month following date of appointment
Claim deadline	12 months from date of service
Calendar year deductible	$25 Single/$50 Family
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	Dependent coverage will continue with further payment of contributions until the earliest of the following occurs: 1. 100 days after the date of the Member's death. 2. the date the person ceases to be a Dependent other than as a result of the Member's death. 3. the date the Contract is terminated. 4. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	1 every 9 months
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$5,000 per lifetime
Age limit	Covers adults and children

School District #43 (Coquitlam) CUPE Local 561

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #43 (Coquitlam) CUPE Local 561

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53760
Waiting period	1st day of the month following date of appointment
Benefit amount	$50,000
Maximum	$50,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	N/A
Conversion privilege	Available

School District #43 (Coquitlam) CUPE Local 561

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53760
Eligibility	Employee and Spouse
Waiting period	1st of the month following the month of employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53760
Waiting period	1st of the month following the month of employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #44 (North Vancouver) CUPE Local 389

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 16 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53713
Waiting period	6 months of service
Claim deadline	December 31 of the following year
Calendar year deductible	
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #44 (North Vancouver) CUPE Local 389

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #44 (North Vancouver) CUPE Local 389

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53713
Waiting period	6 months of service
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #44 (North Vancouver) CUPE Local 389

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #44 (North Vancouver) CUPE Local 389

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53713
Waiting period	3 months of service
Benefit amount	1.5 times Annual Earnings rounded to next higher $1,000
Maximum	$60,000
Non-evidence maximum	N/A
Age reduction	To $1,000 at age 69
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Coverage terminates the day employment terminates. Eligible retirees: Benefit amount of $1,000
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53713
Eligibility	Employee and Spouse
Waiting period	3 months of service
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: As per your collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53759
Waiting period	3 months of continuous employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53759
Waiting period	3 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Last day of the month employment terminates or last day of the month following the month of Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,250 per lifetime
Age limit	Covers dependent children only

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53759
Waiting period	3 months of continuous employment
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$130,000
Non-evidence maximum	N/A
Age reduction	To $2,000 at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or on the last day of the month employment terminates or the employee retires
Earnings definition	Employee's gross earnings excluding bonus, commissions, and overtime.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53759
Eligibility	Employee and Spouse
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or on the last day of the month employment terminates or the employee retires
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53759
Waiting period	3 months of continuous employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or on the last day of the month employment terminates or the employee retires
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	3 months of continuous employment
Benefit amount	Matches Basic Life
Maximum	$130,000
Non-evidence maximum	N/A
Age reduction	To $2,000 at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or on the last day of the month employment terminates or the employee retires.
Conversion privilege	Available

School District #45 (West Vancouver) WVMEA

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or on the last day of the month employment terminates or the employee retires
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #46 (Sunshine Coast) CUPE Local 801

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: N/A

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53714
Waiting period	1st of the month following 3 months probation. If no probation is necessary: 1st of the month following date of employment
Claim deadline	December 31 of the following year
Calendar year deductible	Nil
Reimbursement	100%
Lifetime maximum	$500,000
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Prescription Required
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Not Covered
Fertility drugs	Not Covered
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	$500,000
Hospital room	Semi Private or Private
Private duty nursing	30 days per year (in hospital)
Hearing aids - Adults	$900 per 24 months
Hearing aids - Children	$900 per 24 months
Ambulance	Covered

School District #46 (Sunshine Coast) CUPE Local 801

BENEFIT SUMMARY

Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per year for Adults, $200 per year for Children
Orthotics	$400 per 24 months
Accidental dental	Covered
Vision Care	
Maximum - Adults	$400 per 24 months, prescription sunglasses not covered
Maximum - Children	$400 per 24 months, prescription sunglasses not covered
Eye exams	1 per 24 months
Paramedical Services	
Acupuncture	$200 maximum per calendar year
Chiropractor	$400 maximum per calendar year. Maximum is combined with Naturopath
Massage therapy	$400 maximum per calendar year. Maximum is combined with Physiotherapy
Naturopathy	$400 maximum per calendar year. Maximum is combined with Chiropractor
Osteopathy	Not Covered
Physiotherapy	$400 maximum per calendar year. Maximum is combined with Massage
Podiatry	$200 maximum per calendar year
Counselling Services	$300 maximum per calendar year (Psychologist only)
Speech therapy	$200 maximum per calendar year
DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53714
Waiting period	1st of the month following 3 months probation. If no probation is necessary: 1st of the month following date of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	General Practioner Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #46 (Sunshine Coast) CUPE Local 801

BENEFIT SUMMARY

Basic Services	
Reimbursement	90%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services	
Reimbursement	60%
Maximum	N/A

Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable

School District #46 (Sunshine Coast) CUPE Local 801

BENEFIT SUMMARY

Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53714
Waiting period	1st of the month following 3 month probation. If no probation is necessary: 1st of the month following date of employment
Benefit amount	1 times Annual Earnings rounded to next higher $1,000
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53745
Waiting period	1st of the month following seniority
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53745
Waiting period	1st of the month following seniority
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Earlier of age 70 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53745
Waiting period	1st of the month following seniority
Benefit amount	Under 35 years: 3 times Annual Earnings; Age 35 to 44: 2.5 times Annual Earnings; Age 45 to 54: 2 times Annual Earnings; Age 55 and over: 1.5 times Annual Earnings
Maximum	$75,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer including any regular bonuses, regular overtime or regular commissions.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53745
Eligibility	Employee and Spouse
Waiting period	1st of the month following seniority
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53745
Waiting period	1st of the month following seniority
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following seniority
Benefit amount	Matches Basic Life
Maximum	$75,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month following seniority
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD

School District #47 (qathet) CUPE 476

BENEFIT SUMMARY

Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #48 (Sea to Sky) CUPE Local 779

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: Regular employees working 50% FTE or more Temporary employees in a position exceeding 6 months

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53715
Waiting period	1st day of the month following 60 days worked
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #48 (Sea to Sky) CUPE Local 779

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #48 (Sea to Sky) CUPE Local 779

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53715
Waiting period	1st day of the month following 60 days worked
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 1
Specialist coverage	Fee Guide plus 10%
Survivor extension	2 months
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	90%
Maximum	N/A
Adult check-up	2 per person per calendar year
Child check-up	2 per person per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	80%
Maximum	$1,500 per calendar year
Orthodontic services	
Reimbursement	70%
Maximum	$3,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #48 (Sea to Sky) CUPE Local 779

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #48 (Sea to Sky) CUPE Local 779

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53715
Waiting period	1st day of the month following 60 days worked
Benefit amount	1.5 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $10,000
Maximum	$110,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The regular rate of pay from the employer (prior to deductions), excluding bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st day of the month following 60 days worked
Benefit amount	Matches Basic Life
Maximum	$110,000
Non-evidence maximum	N/A
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #49 (Central Coast) NTSA

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53752
Waiting period	1st of the month coincident with or following employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #49 (Central Coast) NTSA

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #49 (Central Coast) NTSA

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53752
Waiting period	1st of the month coincident with or following employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year
Major restorative services	
Reimbursement	80%
Maximum	N/A
Orthodontic services	
Reimbursement	80%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #49 (Central Coast) NTSA

BENEFIT SUMMARY

INCOME REPLACEMENT	
LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #49 (Central Coast) NTSA

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53752
Waiting period	1st of the month coincident with or following employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer including any regular bonuses, regular overtime or regular commissions.
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse’s amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #49 (Central Coast) NTSA

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 5 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53716
Waiting period	1st of the month following 3 months of continuous employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient to and from the nearest locale equipped to provide the required treatment, within the patient's province/territory of residence, by: - scheduled economy air, rail, bus, or ferry - local taxi or bus between the airport and the location of treatment or accommodation - private automobile. The Airport Improvement Fee is an Eligible expense when flying from Vancouver International Airport. 2. Transportation of an attendant for the patient being transported under 1) above, when ordered by the attending Physician or Primary healthcare nurse practitioner. 3. Where transportation has been provided under 1) above, accommodation in a public facility such as Easter Seal House, Heather House, Vancouver Lodge, Ronald McDonald House, or a commercial facility for the patient before and after medical treatment up to $40 per day for a maximum of 7 days.
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year
DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53716
Waiting period	1st of the month coincident with or following employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services	
Reimbursement	60%
Maximum	N/A

Orthodontic services	
Reimbursement	60%
Maximum	$1,000 per lifetime
Age limit	Covers children only

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT	
LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53716
Waiting period	1st of the month following 3 months of continuous employment
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer including any bonus, but excluding overtime or incentive pay.
Conversion privilege	Available

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following 3 months of continuous employment
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month following 3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #50 (Haida Gwaii) CUPE Local 2020

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #51 (Boundary) CUPE Local 2098

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core and Other LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53719
Waiting period	1st day of the month following date of appointment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #51 (Boundary) CUPE Local 2098

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #51 (Boundary) CUPE Local 2098

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53719
Waiting period	1st day of the month following date of appointment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Earlier of age 65 or retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,250 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #51 (Boundary) CUPE Local 2098

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Top-up to a non-taxable 66.67% monthly earnings equivalent benefit
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Core LTD: Taxable Other LTD: Non-Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #51 (Boundary) CUPE Local 2098

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53719
Waiting period	1st day of the month following date of appointment
Benefit amount	2.35 times Annual Earnings rounded to the next higher $1,000
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's salary from the employer including premiums but excluding overtime.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st day of the month following date of appointment
Benefit amount	Matches Basic Life
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #52 (Prince Rupert) IUOE Local 882B

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week or greater

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53754
Waiting period	60 calendar days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	Transportation: by bus, scheduled air or rail or automobile to and from the nearest locale equipped to provide the required treatment within your province of residence. Automobile: $0.20 per kilometer to a maximum of 2,000 km per trip. Accommodation: in a commercial facility to a maximum of $30 per day for a total of 3 days (excluding accommodation for the attendant). Travel expenses incurred to obtain dental treatment is excluded. See Medical Referral Travel Benefit section for more details.

School District #52 (Prince Rupert) IUOE Local 882B

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #52 (Prince Rupert) IUOE Local 882B

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53754
Waiting period	60 calendar days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	Dependent coverage will continue with further payment of contributions until the earliest of the following occurs: a. 100 days after the date of the Member's death. b. the date the person ceases to be a Dependent other than as a result of the Member's death. c. the date the Contract is terminated. d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Earlier of Retirement or on the day employment terminates
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	90%
Maximum	N/A
Adult check-up	2 every 1 calendar year
Child check-up	2 every 1 calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

School District #52 (Prince Rupert) IUOE Local 882B

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-52
Waiting period	60 calendar days
Benefit amount	66.7% of weekly earnings
Maximum benefit	Current EI Maximum
Elimination period	Accident and Hospitalization: Nil Illness: 3 days
Maximum benefit period	26 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Coverage terminates on the day employee turns 65 or on the day employment terminates.
Earnings definition	The member's regular rate of pay from the employer (prior to deductions), including regular bonuses and regular overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.

School District #52 (Prince Rupert) IUOE Local 882B

BENEFIT SUMMARY

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: 60 calendar days
Benefit amount	Core LTD: 70% of monthly earnings Other LTD Plan - provides top up to the Core LTD benefit equivalent to a 66.67% non-taxable benefit
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: 182 calendar days
Taxability status	Core LTD: Taxable Other LTD: Non-Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #52 (Prince Rupert) IUOE Local 882B

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53754
Waiting period	60 calendar days
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$250,000
Non-evidence maximum	$200,000
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's regular rate of pay from the employer (prior to deductions), including regular bonuses and regular overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	60 calendar days
Benefit amount	Matches Basic Life
Maximum	$250,000
Non-evidence maximum	$200,000
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #53 (Okanagan Similkameen) CUPE Local 523

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: for regular employees who are employed on a half-time basis or more (20 hours per week for maintenance, bus drivers and custodians, otherwise 17.5 hours per week)

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53720
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	85% until $1,000 paid per person per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	Not Covered
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private
Private duty nursing	$10,000/life (in-home only) and 720 hrs/yr (in-hospital) per person
Hearing aids - Adults	$500 per 5 calendar years (Adults)
Hearing aids - Children	$900 per 5 calendar years (Children)

School District #53 (Okanagan Similkameen) CUPE Local 523

BENEFIT SUMMARY

Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for Adults, $200 per calendar year for children
Orthotics	$200 per calendar year
Accidental dental	Covered
Vision Care	
Maximum - Adults	$280 per 2 calendar years
Maximum - Children	$280 per 2 calendar years
Eye exams	1 per 24 months
Paramedical Services	
Acupuncture	$200 per calendar year
Chiropractor	$300 per calendar year
Massage therapy	Unlimited (Reasonable and Customary limits apply)
Naturopathy	$200 per calendar year
Osteopathy	Not Covered
Physiotherapy	Unlimited (Reasonable and Customary limits apply)
Podiatry	$250 per calendar year
Counselling Services	$250 per calendar year (Psychologist only)
Speech therapy	$250 per calendar year
DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53720
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	PBC Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #53 (Okanagan Similkameen) CUPE Local 523

BENEFIT SUMMARY

Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	1 per 9 months
Child check-up	1 per 9 months
Adult fluoride	Covered

Major restorative services	
Reimbursement	60%
Maximum	N/A

Orthodontic services	
Reimbursement	60%
Maximum	$3,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable

School District #53 (Okanagan Similkameen) CUPE Local 523

BENEFIT SUMMARY

Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53720
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Benefit amount	2 times Annual Earnings rounded to next higher $500 with a minimum benefit of $10,000
Maximum	$400,000, reduces to $50,000 at age 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay
Conversion privilege	Available

School District #53 (Okanagan Similkameen) CUPE Local 523

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53720
Eligibility	Employee and Spouse
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Benefit amount	Matches Basic Life
Maximum	$400,000, reduces to $50,000 at age 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #54 (Bulkley Valley) CUPE Local 2145

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53721
Waiting period	45 working days of continuous employment
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 22, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	Transportation: Air or rail transportation to and from the nearest locale equipped to provide the treatment required. Please note, "nearest locale" means not farther than Vancouver, B.C. Automobile $0.59 per kilometer. Restrictions apply to automobile travel to Vancouver. Accommodation: In a commercial facility to a maximum of $50 per day for a total of seven days (excluding accommodation for the attendant). See Medical Referral Travel Benefit section for more details.

School District #54 (Bulkley Valley) CUPE Local 2145

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #54 (Bulkley Valley) CUPE Local 2145

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53721
Waiting period	45 working days of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	3 months
Termination age	Retirement
Dependent Child definition	Up to age 22, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	90%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year

Major restorative services

Reimbursement	60%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers Dependent Children up to age 20. Coverage will continue beyond age 20 for work started prior to the child's 20th birthday.

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #54 (Bulkley Valley) CUPE Local 2145

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #54 (Bulkley Valley) CUPE Local 2145

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53721
Waiting period	45 working days of continuous employment
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Regular rate of pay from your employer (prior to deductions), excluding bonuses, and overtime pay. Earnings may include other income as agreed to in writing by your employer and the insurance company.
Conversion privilege	Available

School District #57 (Prince George) CUPE Local 4991

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week or more
EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53765
Waiting period	First day of the month following first day worked in an eligible position
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #57 (Prince George) CUPE Local 4991

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #57 (Prince George) CUPE Local 4991

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53765
Waiting period	1st of the month following 6 months of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services

Reimbursement	75%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	$2,100 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #57 (Prince George) CUPE Local 4991

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: 60% of monthly earnings
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: 90 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #57 (Prince George) CUPE Local 4991

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53765
Waiting period	First of the month following completion of 2 months worked
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary, plus bonuses for regular duties performed during your regular work year, as detailed in the collective agreement or employment contract.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	First of the month following completion of 2 months worked
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #57 (Prince George) CUPE Local 3742

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week Other LTD: 17.5 hours per week EHC and Dental: 10.5 hours per week All Other benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53722
Waiting period	First day of the month following first day worked in an eligible position
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #57 (Prince George) CUPE Local 3742

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #57 (Prince George) CUPE Local 3742

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53722
Waiting period	1st of the month following 40 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	10% in addition to PBC Fee Guide
Survivor extension	N/A
Termination age	Last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,100 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #57 (Prince George) CUPE Local 3742

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: 60% of monthly earnings
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: 90 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #57 (Prince George) CUPE Local 3742

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53722
Waiting period	1st of the month following 1st day worked in an eligible position
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	On October 1st following the end of school year in which the members 65th birthday occurs, coverage reduces by 50% - no rounding
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st day of the month following 1st day worked in an eligible position
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	On October 1st following the end of school year in which the members 65th birthday occurs, coverage reduces by 50% - no rounding
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #58 (Nicola Similkameen) CUPE Local 847

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53723
Waiting period	First day following 1 month of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #58 (Nicola Similkameen) CUPE Local 847

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #58 (Nicola Similkameen) CUPE Local 847

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53723
Waiting period	First day following 3 months of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Fee Schedule 1
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Earlier of age 65 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	$1,500 per calendar year combined with Major Services
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	$1,500 per calendar year combined with Basic Services
Orthodontic services	
Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #58 (Nicola Similkameen) CUPE Local 847

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #58 (Nicola Similkameen) CUPE Local 847

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53723
Waiting period	First day following 3 months of continuous employment
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $20,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	The Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	First day following 3 months of continuous employment
Benefit amount	Matches Basic Life
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 65 or retirement
Conversion privilege	Available

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53756
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient by scheduled air, rail or private automobile to and from the nearest locale equipped to provide the required treatment, within Alberta, British Columbia and the Yukon when ordered by the attending Physician or Dentist because in his opinion, adequate treatment is not available locally. 2. The mileage allowance of $0.20 per kilometer or the cost of return fare (including bus transportation) from the School District office in Dawson Creek to the closest treatment facility, including Fort St. John. This expense is also available to an escort if the employee or spouse is immobilized to the extent that an escort is necessary, or for a dependent child under age 19 who requires assistance when travelling. **Rural, Chetwynd and Tumbler Ridge Employees:** Mileage is paid only from Dawson Creek Dawson Creek to Vancouver 1198 km Dawson Creek to Prince George 412 km Dawson Creek to Grande Praire 133 km Dawson Creek to Edmonton 590 km Dawson Creek to Fort St. John 80 km 3. Hotels and meal expense, in a commercial facility to a maximum of $40 per person per day for a total of 3 days, per referral. 4. Long-term and necessary parking charges are covered. 5. Travel expenses to utilize the services of the following licensed, certified or registered paramedical practitioners when operating within their recognized fields of expertise: Psychologist, Podiatrist, Physiotherapist, Naturopath, Speech Therapist, Chiropractor, Osteopath, and Massage Therapist. 6. Travel expenses incurred for elective and not medically necessary procedures. 7. Travel expenses to utilize the services of specific practitioners in another city will be limited to the reasonable and customary charges that would be incurred in the closest city. 8. Travel expenses to utilize services in order to avoid a local waiting list. These expenses will only be covered in an emergency situation. 9. Travel expenses to utilize services within the District boundaries but not within a 75 mile radius. 10. Taxi fares

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months

Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53756
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per person per calendar year
Major restorative services	
Reimbursement	80%
Maximum	$2,500 per person per calendar year
Orthodontic services	
Reimbursement	60%
Maximum	$1,750 per person per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-59
Waiting period	N/A
Benefit amount	75% of weekly earnings
Maximum benefit	Greater of $550 or current EI maximum
Elimination period	Accident: Nil; Illness or Hospitalization: 5 days
Maximum benefit period	52 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of July 31st following the date you reach age 65 or retirement.
Earnings definition	Employee's salary from the employer excluding bonuses, commissions and overtime, but will be adjusted to meet Employment Insurance legislation requirements concerning the definition of insurable earnings.

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: No waiting period
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Covered Other LTD provides cost of living adjustment based on Consumer Price Index up to 3%. First increase occurs after the end of the Elimination Period plus one year.
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: The expiration of benefits under the employer's sick leave plan (to a maximum of 180 sick leave days) AND the weekly indemnity plan. The minimum Elimination Period to be served before benefits are payable under the Other LTD plan is 52 weeks.
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member’s basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member’s portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member’s twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53756
Waiting period	N/A
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $30,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Earnings definition	The employee's salary from the employer excluding any bonus, commissions and overtime.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	N/A
Benefit amount	Matches Basic Life
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Conversion privilege	Available

School District #59 (Peace River South) BCGEU Local 710

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53768
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient by scheduled air, rail or private automobile to and from the nearest locale equipped to provide the required treatment, within Alberta, British Columbia and the Yukon when ordered by the attending Physician or Dentist because in his opinion, adequate treatment is not available locally. 2. The mileage allowance of $0.20 per kilometer, or the cost of return fare (including bus transportation) from the School District office in Dawson Creek to the closest treatment facility, including Fort St. John. This expense is also available to an escort if the employee or spouse is immobilized to the extent that an escort is necessary, or for a dependent child under age 19 who requires assistance when travelling. Rural, Chetwynd and Tumbler Ridge Employees: Mileage is paid only from Dawson Creek, not from home or worksite. When claiming designated mileage, no gas receipts are required. Mileage is $0.20 per kilometer. Dawson Creek to Vancouver - 1198km Dawson Creek to Prince George - 412km Dawson Creek to Grande Praire - 133km Dawson Creek to Edmonton - 590km Dawson Creek to Fort St. John - 89km 3. Hotels and meal expense, in a commercial facility to a maximum of $40 per person per day for a total of 3 days, per referral. 4. Long-term and necessary parking charges are covered. 5. Travel expenses to utilize the services of the following licensed, certified or registered paramedical practitioners when operating within their recognized fields of expertise: Psychologist, Podiatrist, Physiotherapist, Naturopath, Speech Therapist, Chiropractor, Osteopath, and Massage Therapist. 6. Travel expenses incurred for elective and not medically necessary procedures. 7. Travel expenses to utilize the services of specific practitioners in another city will be limited to the reasonable and customary charges that would be incurred in the closest city. 8. Travel expenses to utilize services in order to avoid a local waiting list. These expenses will only be covered in an emergency situation. 9. Travel expenses to utilize services within the District 10. Taxi fares

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53768
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per person per calendar year
Major restorative services	
Reimbursement	80%
Maximum	$2,500 per person per calendar year
Orthodontic services	
Reimbursement	60%
Maximum	$1,750 per person per lifetime
Age limit	Covers adults and children

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-59
Waiting period	N/A
Benefit amount	75% of weekly earnings
Maximum benefit	Greater of $550 or current EI maximum
Elimination period	Accident: Nil; Illness or Hospitalization: 5 days
Maximum benefit period	52 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of July 31st following the date you reach age 65 or retirement.
Earnings definition	Employee's salary from the employer excluding bonuses, commissions and overtime, but will be adjusted to meet Employment Insurance legislation requirements concerning the definition of insurable earnings.

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: No waiting period
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Covered Other LTD provides cost of living adjustment based on Consumer Price Index up to 3%. First increase occurs after the end of the Elimination Period plus one year.
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: The expiration of benefits under the employer's sick leave plan (to a maximum of 180 sick leave days) AND the weekly indemnity plan. The minimum Elimination Period to be served before benefits are payable under the Other LTD plan is 52 weeks.
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53768
Waiting period	N/A
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $15,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Earnings definition	The employee's salary from the employer excluding any bonus, commissions and overtime.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	N/A
Benefit amount	Matches Basic Life
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Conversion privilege	Available

School District #59 (Peace River South) CUPE Local 4992

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53769
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist:

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

	1. Transportation for a patient by scheduled air, rail or private automobile to and from the nearest locale equipped to provide the required treatment, within Alberta, British Columbia and the Yukon when ordered by the attending Physician or Dentist because in his opinion, adequate treatment is not available locally. 2. The mileage allowance of $0.20 per kilometer, or the cost of return fare (including bus transportation) from the School District office in Dawson Creek to the closest treatment facility, including Fort St. John. This expense is also available to an escort if the employee or spouse is immobilized to the extent that an escort is necessary, or for a dependent child under age 19 who requires assistance when travelling. Rural, Chetwynd and Tumbler Ridge Employees: Mileage is paid only from Dawson Creek, not from home or worksite. When claiming designated mileage, no gas receipts are required. Mileage is $0.20 per kilometer. Dawson Creek to Vancouver - 1198km Dawson Creek to Prince George - 412km Dawson Creek to Grande Praire - 133km Dawson Creek to Edmonton - 590km Dawson Creek to Fort St. John - 80km 3. Hotels and meal expense, in a commercial facility to a maximum of $40 per person per day for a total of 3 days, per referral. 4. Long-term and necessary parking charges are covered. 5. Travel expenses to utilize the services of the following licensed, certified or registered paramedical practitioners when operating within their recognized fields of expertise: Psychologist, Podiatrist, Physiotherapist, Naturopath, Speech Therapist, Chiropractor, Osteopath, and Massage Therapist. 6. Travel expenses incurred for elective and not medically necessary procedures. 7. Travel expenses to utilize the services of specific practitioners in another city will be limited to the reasonable and customary charges that would be incurred in the closest city. 8. Travel expenses to utilize services in order to avoid a local waiting list. These expenses will only be covered in an emergency situation. 9. Travel expenses to utilize services within the District boundaries but not within a 75 mile radius. 10. Taxi fares
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53769
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Earlier of July 31st following the date you reach age 65 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per person per calendar year
Major restorative services	
Reimbursement	80%
Maximum	$2,500 per person per calendar year
Orthodontic services	
Reimbursement	60%
Maximum	$1,750 per person per lifetime
Age limit	Covers adults and children

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-59
Waiting period	N/A
Benefit amount	75% of weekly earnings
Maximum benefit	Greater of $550 or current EI maximum
Elimination period	Accident: Nil; Illness or Hospitalization: 7 days
Maximum benefit period	52 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of July 31st following the date you reach age 65 or retirement.
Earnings definition	Employee's salary from the employer excluding bonuses, commissions and overtime, but will be adjusted to meet Employment Insurance legislation requirements concerning the definition of insurable earnings.

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: No waiting period
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Covered Other LTD provides cost of living adjustment based on Consumer Price Index up to 3%. First increase occurs after the end of the Elimination Period plus one year.
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: The expiration of benefits under the employer's sick leave plan (to a maximum of 180 sick leave days) AND the weekly indemnity plan. The minimum Elimination Period to be served before benefits are payable under the Other LTD plan is 52 weeks.
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53769
Waiting period	N/A
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $30,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	50% at age 65, no rounding
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The employee's salary from the employer excluding any bonus, commissions and overtime.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	N/A
Benefit amount	Matches Basic Life
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	50% at age 65, no rounding
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #59 (Peace River South) Teamsters Local 31

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: As per collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53755
Waiting period	45 worked shifts
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 22, or 26 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient to and from the nearest locale equipped to provide the required treatment, within the patient's province/territory of residence, by: a. scheduled economy air, rail, bus, or automobile b. local taxi or bus between the airport and the location of treatment or accommodation c. private automobile (reimbursed at $0.20 per kilometer, but not exceeding economy airfare). The Airport Improvement Fee is an Eligible expense when flying from Vancouver International Airport. Prior written consent of the policyholder must be obtained for transportation to a locale farther than Vancouver or Edmonton. 2. Transportation of an attendant for the patient being transported under 1) above, when ordered by the attending Physician or Primary healthcare nurse practitioner. 3. Where transportation has been provided under 1) above, accommodation in a commercial facility to a maximum of $40 per day for a total of 3 days, for the patient only, before and after medical treatment. 4. In additional to benefits in part 1), transportation to and from any medical treatment center up to $15 per day to a maximum of 5 days per referral, or $75. This can be applied to vehicle rental.
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53755
Waiting period	45 worked shifts
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Earlier of retirement or age 70
Dependent Child definition	Up to age 21, or any age if disabled
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year

Major restorative services

Reimbursement	60%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	$1,000 per lifetime
Age limit	Covers dependent children only

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-60
Waiting period	45 worked shifts
Benefit amount	70% of weekly earnings
Maximum benefit	Current EI maximum
Elimination period	Accident: Nil; Illness or Hospitalization: 5 days
Maximum benefit period	17 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of age 65 or retirement.
Earnings definition	The employee's salary from the employer excluding bonuses, commissions and overtime, but will be adjusted to meet Employment Insurance legislation requirements concerning the definition of insurable earnings.

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: 45 worked shifts
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Top-up to 66.67% of monthly earnings non-taxable equivalent benefit
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD and Other LTD: 120 calendar days
Taxability status	Taxable

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53755
Waiting period	45 worked shifts
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The employee's gross earnings excluding bonus, commissions and overtime.
Conversion privilege	Available

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	45 worked shifts
Benefit amount	Matches Basic Life
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	45 worked shifts
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #60 (Peace River North) CUPE Local 4653

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours or more per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53724
Waiting period	1st of the month following completion of probationary period.
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53724
Waiting period	1st of the month following completion of probationary period
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	PBC fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per person per year
Child check-up	2 per person per year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,000 per lifetime
Age limit	N/A

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53724
Waiting period	Upon completion of probationary period
Benefit amount	2 times Annual Earnings rounded to next higher $1,000. Retired employees are eligible for 2 times Annual Earnings at the date of retirement until age 65.
Maximum	$225,000, reduces to $50,000 at age 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement. Retired employees: age 65.
Earnings definition	Annual earnings based on employees' regular assignment(s) only. For retired employees, the earnings as at the date of retirement.
Conversion privilege	Available

Dependent Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53724
Waiting period	Only available for legacied employees
Benefit amount - Spouse	$5,000
Benefit amount - Child	$2,000
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled.
Waiver of premium definition	Matches Core LTD
Coverage during disability	Dependent Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Not available

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53724
Eligibility	Employee and Spouse
Waiting period	Upon completion of probationary period
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53724
Waiting period	Upon completion of probationary period
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	Upon completion of probationary period.
Benefit amount	2 times Annual Earnings rounded to next higher $1,000.
Maximum	$225,000, reduces to $50,000 at age 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	Upon completion of probationary period.
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #61 (Greater Victoria) CUPE Local 382

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours or more per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53748
Waiting period	1st of the month following completion of probationary period.
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53748
Waiting period	1st of the month following completion of probationary period
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	PBC fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per person per year
Child check-up	2 per person per year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53748
Waiting period	Upon completion of probationary period
Benefit amount	2 times Annual Earnings rounded to next higher $1,000. Retired employees are eligible for 2 times Annual Earnings at the date of retirement until age 65.
Maximum	$225,000, reduces to $50,000 at age 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement. Retired employees: age 65.
Earnings definition	Annual earnings based on employees' regular assignment(s) only. For retired employees, the earnings as at the date of retirement.
Conversion privilege	Available

Dependent Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53748
Waiting period	Only available for grandparented employees
Benefit amount - Spouse	$5,000
Benefit amount - Child	$2,000
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled.
Waiver of premium definition	Matches Core LTD
Coverage during disability	Dependent Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Not available

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53748
Eligibility	Employee and Spouse
Waiting period	Upon completion of probationary period
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53748
Waiting period	Upon completion of probationary period
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	Upon completion of probationary period.
Benefit amount	2 times Annual Earnings rounded to next higher $1,000.
Maximum	$225,000, reduces to $50,000 at age 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	Upon completion of probationary period.
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #61 (Greater Victoria) CUPE Local 947

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Extended Health and Dental: N/A All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53725
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$25 (Single/Family)
Reimbursement	80% until $1,000 paid per person per calendar year, then 100%
Lifetime maximum	$1,000,000 per lifetime
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	Not Covered
Smoking cessation drugs	Not Covered

Medical Services and Supplies

Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Semi-Private or Private
Private duty nursing	In-home nursing care covered. Physician referral required.
Hearing aids - Adults	$400 per 5 calendar years
Hearing aids - Children	$400 per 5 calendar years

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	Covered (Reasonable and Customary)
Orthotics	Covered (Reasonable and Customary)
Accidental dental	Covered
Vision Care	
Maximum - Adults	$200 per 2 calendar years Prescription sunglasses: Not covered
Maximum - Children	$200 per 2 calendar years Prescription sunglasses: Not covered
Eye exams	$15 per 24 months
Paramedical Services	
Acupuncture	$100 per person per calendar year
Chiropractor	$200 per person per calendar year; to a maximum of $500 per calendar year per family
Massage therapy	Unlimited (Reasonable and Customary limits apply)
Naturopathy	$200 per person per calendar year; to a maximum of $500 per calendar year per family
Osteopathy	$200 per calendar year per person, $500 per calendar year per family
Physiotherapy	Unlimited (Reasonable and Customary limits apply)
Podiatry	$200 per person per calendar year; to a maximum of $500 per calendar year per family
Counselling Services	Not Covered
Speech therapy	$200 per person per calendar year

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53725
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	Current Province of Residence
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per person per calendar year
Child check-up	2 per person per calendar year
Adult fluoride	2 per person per calendar year
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	91-120th day of disability: 60% of monthly earnings After 120 day elimination period: 70% of monthly earnings
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: 90 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53725
Waiting period	3 months of continuous employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53725
Eligibility	Employee and Spouse
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53725
Waiting period	3 months of continuous employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #62 (Sooke) CUPE Local 459

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: Continuing employees: N/A Temporary employees in a 7 hour per day classification: completed 630 hours of employment Temporary employees in an 8 hour per day classification: completed 720 hours of employment

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53726
Waiting period	1st of the month following eligibility period
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or if handicapped.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53726
Waiting period	1st of the month following eligibility period
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Earlier of age 70 or retirement.
Dependent Child definition	Up to age 21, or any age if in full time attendance at school, or if handicapped.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	$2,500 per calendar year combined with Major Services
Adult check-up	1 per 9 months
Child check-up	1 per 9 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	$2,500 per calendar year combined with Basic Services
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53726
Waiting period	1st of the month following eligibility period
Benefit amount	Under age 35: 3 times Annual Earnings; Age 35 to 44 : 2.5 times Annual Earnings; Age 45 to 54 : 2 times Annual Earnings; Age 55 to 64 : 1.5 times Annual Earnings; Age 65: 1.5 times Annual Earnings until October 1st following the end of the school year in which your 65th birthday occurs; Age 65 to 69 : 0.5 times Annual Earnings All amounts rounded to the next higher $1,000
Maximum	$200,000, reduces to $100,000 at age 65. Reduction occurs 1st of the month coincident with or following your date of birth
Non-evidence maximum	N/A
Age reduction	See benefit amount schedule
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	A regular rate of pay from the employer (prior to deductions), excluding bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53726
Eligibility	Employee and Spouse
Waiting period	1st of the month following eligibility period
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month following eligibility period
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #63 (Saanich) CUPE Local 441

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #64 (Gulf Islands) CUPE Local 788

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week Extended Health: N/A All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53727
Waiting period	3 months of continuous active employment with employer
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #64 (Gulf Islands) CUPE Local 788

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #64 (Gulf Islands) CUPE Local 788

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53727
Waiting period	3 months of continuous active employment with employer
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	N/A
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #64 (Gulf Islands) CUPE Local 788

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #64 (Gulf Islands) CUPE Local 788

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53727
Waiting period	3 months of continuous active employment with employer
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $15,000
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Basic earnings are the employee's salary from the employer not including any regular bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53727
Eligibility	Employee and Spouse
Waiting period	3 months of continuous active employment with employer
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #64 (Gulf Islands) CUPE Local 788

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	3 months of continuous active employment with employer
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #67 (Okanagan Skaha) CUPE Local 523

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53728
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #67 (Okanagan Skaha) CUPE Local 523

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #67 (Okanagan Skaha) CUPE Local 523

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53728
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Earlier of age 65 or retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	1 per 9 months
Child check-up	1 per 9 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$3,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #67 (Okanagan Skaha) CUPE Local 523

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #67 (Okanagan Skaha) CUPE Local 523

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53728
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	65 working days or 6 months of continuous employment, whichever comes sooner
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week or more

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53729
Waiting period	First day of the month following date of commencement of regular or long term temporary assignment
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53729
Waiting period	First day of the month following completion of probationary or waiting period of three months or long term temporary assignment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services

Reimbursement	60%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53729
Waiting period	First day of the month following date of commencement of regular or long term temporary assignment
Benefit amount	$50,000
Maximum	$50,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of the last day of the month in which you reach age 65 or retirement.
Earnings definition	Employee's salary from the employer not including any bonus, overtime, incentive pay, and automobile allowance.
Conversion privilege	Available

Optional Dependent Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53729
Waiting period	First day of the month following date of commencement of regular or long term temporary assignment
Benefit amount - Spouse	$25,000
Benefit amount - Child	$10,000
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled.
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Dependent Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 65 or retirement
Conversion privilege	Not available

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53729
Eligibility	Employee only
Waiting period	First day of the month following date of commencement of regular or long term temporary assignment
Benefit amount	$50,000
Maximum	$50,000
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	First day of the month following date of commencement of regular or long term temporary assignment
Benefit amount	Matches Basic Life
Maximum	$50,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of the last day of the month in which you reach age 65 or retirement.
Conversion privilege	Available

School District #68 (Nanaimo Ladysmith) CUPE Local 606

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	First day of the month following date of commencement of regular or long term temporary assignment
Benefit amount	$50,000
Maximum	$50,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53730
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53730
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 1
Specialist coverage	Fee Guide plus 10%
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	80%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53730
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	$100,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53730
Eligibility	Employee and Spouse
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53730
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Matches Basic Life
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #69 (Qualicum) CUPE Local 3570

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #70 (Pacific Rim) CUPE Local 727

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week or more

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53731
Waiting period	1st of the month following the date of regular appointment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #70 (Pacific Rim) CUPE Local 727

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #70 (Pacific Rim) CUPE Local 727

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53731
Waiting period	1st of the month following 3 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Reimbursed based on general practitioners' fee guide
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #70 (Pacific Rim) CUPE Local 727

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #70 (Pacific Rim) CUPE Local 727

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53731
Waiting period	1st of the month following the date of regular appointment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53731
Eligibility	Employee and Spouse
Waiting period	1st of the month following the date of regular appointment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #70 (Pacific Rim) CUPE Local 727

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53731
Waiting period	1st of the month following the date of regular appointment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #71 (Comox Valley) CUPE Local 439

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53747
Waiting period	1st of the month following eligibility date
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #71 (Comox Valley) CUPE Local 439

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #71 (Comox Valley) CUPE Local 439

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53747
Waiting period	1st of the month following eligibility date
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

School District #71 (Comox Valley) CUPE Local 439

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #71 (Comox Valley) CUPE Local 439

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53747
Waiting period	1st of the month following eligibility date
Benefit amount	1.5 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $15,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #71 (Comox Valley) CUPE Local 439

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53747
Eligibility	Employee and Spouse
Waiting period	1st of the month following eligibility date
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53747
Waiting period	1st of the month following eligibility date
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #72 (Campbell River) CUPE Local 723

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 60 hours per month

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53751
Waiting period	One month of continuous employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #72 (Campbell River) CUPE Local 723

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #72 (Campbell River) CUPE Local 723

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53751
Waiting period	One month of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	$5,000 per person per calendar year combined with Major services
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	75%
Maximum	$5,000 per person per calendar year combined with Basic services
Orthodontic services	
Reimbursement	60%
Maximum	$5,000 lifetime max for adults and children
Age limit	Covers adults and children

School District #72 (Campbell River) CUPE Local 723

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #72 (Campbell River) CUPE Local 723

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53751
Waiting period	One month of continuous employment
Benefit amount	$50,000
Maximum	$50,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Retirement
Earnings definition	N/A
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	One month of continuous employment
Benefit amount	Matches Basic Life
Maximum	$50,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD

School District #72 (Campbell River) CUPE Local 723

BENEFIT SUMMARY

Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Retirement
Conversion privilege	Available

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53732
Waiting period	1st of the month coincident with date of employment or the next following 12 weeks
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53732
Waiting period	1st of the month coincident with date of employment or the next following 12 weeks
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	N/A
Survivor extension	Coverage for the Dependent of a deceased Member will be extended to the last day of the month in which the member died.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	Once every 9 months
Child check-up	Once every 9 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$3,500 per lifetime
Age limit	Covers adults and children

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53732
Waiting period	1st of the month coincident with date of employment or the next following 12 weeks
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$350,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	Regular income received from the employer, as may be verified by the Employer's pay records. Earnings do not include overtime, bonuses, commissions, incentive pay or other extra compensation.
Conversion privilege	Available

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53732
Eligibility	Employee and Spouse
Waiting period	Based on employee's eligibility for basic life insurance
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month coincident with date of employment or the next following 12 weeks
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse’s amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement

School District #73 (Kamloops-Thompson) Union Local 3500

BENEFIT SUMMARY

Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #74 (Gold Trail) CUPE Local 173

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53734
Waiting period	60 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #74 (Gold Trail) CUPE Local 173

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #74 (Gold Trail) CUPE Local 173

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53734
Waiting period	60 working days
Claim deadline	12 months from date of service
Calendar year deductible	$25 Single/$50 Family
Dental fee guide	Current Fee Guide of the province in which the employee resides
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	Once every 9 months
Child check-up	Once every 6 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Under age 19

School District #74 (Gold Trail) CUPE Local 173

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #74 (Gold Trail) CUPE Local 173

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53734
Waiting period	60 working days
Benefit amount	2 times Annual Earnings rounded to next higher $1,000
Maximum	$250,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	A regular rate of pay from the employer (prior to deductions), excluding regular bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

School District #74 (Gold Trail) CUPE Local 173

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53734
Eligibility	Employee and Spouse
Waiting period	60 working days
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	60 working days
Benefit amount	Matches Basic Life
Maximum	$250,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #74 (Gold Trail) Legacied CUPE Local 1040

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53718
Waiting period	60 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #74 (Gold Trail) Legacied CUPE Local 1040

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #74 (Gold Trail) Legacied CUPE Local 1040

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53718
Waiting period	60 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	Current Fee Guide of the province in which the employee resides
Specialist coverage	N/A
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	1 per 5 months
Child check-up	1 per 5 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	N/A
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #74 (Gold Trail) Legacied CUPE Local 1040

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #74 (Gold Trail) Legacied CUPE Local 1040

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53718
Waiting period	60 working days
Benefit amount	2 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $15,000
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	A regular rate of pay from the employer (prior to deductions), excluding regular bonuses, and overtime pay. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53718
Eligibility	Employee and Spouse
Waiting period	60 working days
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #74 (Gold Trail) Legacied CUPE Local 1040

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	60 working days
Benefit amount	Matches Basic Life
Maximum	$100,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #75 (Mission) CUPE Local 593

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week or more

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53735
Waiting period	1 month of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 26 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #75 (Mission) CUPE Local 593

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #75 (Mission) CUPE Local 593

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53735
Waiting period	3 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 26 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	80%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

School District #75 (Mission) CUPE Local 593

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #75 (Mission) CUPE Local 593

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53735
Waiting period	3 months of continuous employment
Benefit amount	1.5 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $50,000
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of September 30th coincident with or following the date you reach age 65 or retirement
Earnings definition	Regular rate of pay from the employer (prior to deductions), excluding regular bonuses and overtime pay or other additional compensation. Earnings may include other income as agreed to in writing by the employer and the insurance company.
Conversion privilege	Available

School District #75 (Mission) CUPE Local 593

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	3 months of continuous employment
Benefit amount	Matches Basic Life
Maximum	N/A
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of September 30th coincident with or following the date you reach age 65 or retirement
Conversion privilege	Available

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: As per your collective agreement

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53762
Waiting period	N/A
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53762
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	80%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$1,750/lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: 3 months of continuous Active Employment with the Employer
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Top-up to a non-taxable 66.67% monthly earnings equivalent benefit
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Core LTD: Taxable Other LTD: Non-Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53762
Waiting period	3 months of continuous employment
Benefit amount	Under 35 years: 3 times Annual Earnings; Age 35 to 44: 2.5 times Annual Earnings; Age 45 to 54: 2 times Annual Earnings; Age 55 to 64: 1.5 times Annual Earnings
Maximum	$500,000, reduces to a maximum of $50,000 at 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, commission or overtime.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53762
Eligibility	Employee and Spouse
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53762
Waiting period	3 months of continuous employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	3 month of continuous employment
Benefit amount	Matches Basic Life
Maximum	$500,000, reduces to $50,000 at 65
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #78 (Fraser-Cascade) CMAW Local 2423

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: employees working 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53736
Waiting period	1st of the month following fulfillment of probationary period
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53736
Waiting period	1st of the month following fulfillment of probationary period.
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	N/A
Survivor extension	End of following month in which employee died
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per year
Child check-up	2 per year
Adult fluoride	2 per calendar year
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-79
Waiting period	99 calendar days
Benefit amount	66.67% of weekly earnings
Maximum benefit	$1,500
Elimination period	59 days
Maximum benefit period	Benefits provided from the 60th day to the 120th of disability inclusive.
Benefit pro-rating	7 days (calendar)
Payment schedule	If a 10 month or 11 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume. If an 11 month employee is Totally Disabled and in receipt of Weekly Indemnity as of July 31st, Weekly Indemnity benefit payments will cease and the employee will not be entitled to Weekly Indemnity payments from August 1st through August 31st, inclusive. If still Totally Disabled on September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of age 65 or retirement.
Earnings definition	Members basic rate of pay immediately prior to the date of Total disability, including regular bonuses, overtime pay and commissions.

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

LONG TERM DISABILITY	
Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53736
Waiting period	1st of the month following fulfillment of probationary period.
Benefit amount	$40,000
Maximum	$40,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	N/A
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53736
Eligibility	Employee and Spouse
Waiting period	Based on employees eligibility for basic life insurance
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53736
Waiting period	Based on employee's eligibility for basic life insurance
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following fulfillment of probationary period.
Benefit amount	Matches Basic Life
Maximum	$40,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse’s amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD

School District #79 (Cowichan Valley) CUPE Local 5101

BENEFIT SUMMARY

Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: Extended Health and Dental: N/A All Other Benefits: employees working 20 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53764
Waiting period	1st of the month following fulfillment of probationary period
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53764
Waiting period	1st of the month following fulfillment of probationary period.
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per year
Child check-up	2 per year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-79
Waiting period	99 calendar days
Benefit amount	66.67% of weekly earnings
Maximum benefit	$1,500
Elimination period	59 days
Maximum benefit period	Benefits provided from the 60th day to the 120th of disability inclusive.
Benefit pro-rating	7 days (calendar)
Payment schedule	If a 10 month or 11 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin at the end of the Elimination period, so long as the Member remains Totally Disabled.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of age 65 or retirement.
Earnings definition	Members basic rate of pay immediately prior to the date of Total disability, including regular bonuses, overtime pay and commissions.

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53764
Waiting period	1st of the month following fulfillment of probationary period.
Benefit amount	$45,000
Maximum	$45,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement.
Earnings definition	N/A
Conversion privilege	Available

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following fulfillment of probationary period.
Benefit amount	Matches Basic Life
Maximum	$45,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month following fulfillment of probationary period.
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.

School District #79 (Cowichan Valley) USW Local 1-1937

BENEFIT SUMMARY

Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53750
Waiting period	N/A
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53750
Waiting period	N/A
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$3,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	Core LTD: 3 months of continuous Active Employment with the Employer Other LTD: First of the month coincident with or next following date of employment
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: Top-up to the Core LTD benefit equivalent to a 70% of monthly earnings non-taxable benefit
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	Core LTD: 120 calendar days Other LTD: the later of 60 calendar days or the last day of sick leave up to a maximum of 120 sick leave days
Taxability status	Core LTD: Taxable Other LTD: Non-Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53750
Waiting period	N/A
Benefit amount	4 times Annual Earnings rounded to next higher $1,000 with a minimum benefit of $50,000
Maximum	$250,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of August 31st of the school year in which you reach age 65 or retirement
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53750
Eligibility	Employee and Spouse
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53750
Waiting period	N/A
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	N/A
Benefit amount	Matches Basic Life
Maximum	$250,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of August 31st of the school year in which you reach age 65 or retirement
Conversion privilege	Available

School District #81 (Fort Nelson) BCGEU Local 710

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	N/A
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #82 (Coast Mountains) CUPE Local 2052

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53737
Waiting period	65 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #82 (Coast Mountains) CUPE Local 2052

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient to and from the nearest locale equipped to provide the required treatment, within the patient's province/territory of residence, by: a. scheduled economy air, rail or bus b. local taxi or bus between the airport and the location of treatment or accommodation c. private automobile (reimbursed at $0.20 per kilometre, but not exceeding economy airfare). The Airport Improvement Fee is an Eligible expense when flying from Vancouver International Airport.
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

School District #82 (Coast Mountains) CUPE Local 2052

BENEFIT SUMMARY

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year
DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53737
Waiting period	65 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A

School District #82 (Coast Mountains) CUPE Local 2052

BENEFIT SUMMARY

Orthodontic services

Reimbursement	60%
Maximum	N/A
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #82 (Coast Mountains) CUPE Local 2052

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53737
Waiting period	65 working days
Benefit amount	2 times Annual Earnings rounded to the next higher $1,000
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of the 1st of the month coincident with or next following the date of retirement or the end of the school year (June 30) coincident with or immediately following the date the member attains age 65.
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #82 (Coast Mountains) CUPE Local 2052

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	65 working days
Benefit amount	Matches Basic Life
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of the 1st of the month coincident with or next following the date of retirement or the end of the school year (June 30) coincident with or immediately following the date the member attains age 65.
Conversion privilege	Available

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53738
Waiting period	65 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	End of the month following the month of retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient to and from the nearest locale equipped to provide the required treatment, within the patient's province/territory of residence, by: a. scheduled economy air, rail or bus b. local taxi or bus between the airport and the location of treatment or accommodation c. private automobile (reimbursed at $0.20 per kilometre, but not exceeding economy airfare). The Airport Improvement Fee is an Eligible expense when flying from Vancouver International Airport.
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months

Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53738
Waiting period	65 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee Guide plus 10%
Survivor extension	N/A
Termination age	End of the month following the month of retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

Major restorative services

Reimbursement	80%
Maximum	N/A

Orthodontic services

Reimbursement	60%
Maximum	N/A
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53738
Waiting period	65 working days
Benefit amount	Under age 35: 3 times Annual Earnings rounded to the next higher $1,000 Age 35 - 44: 2.5 times Annual Earnings rounded to the next higher $1,000 Age 45 - 54: 2 times Annual Earnings rounded to the next higher $1,000 Age 55 and over: 1.5 times Annual Earnings rounded to the next higher $1,000
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of the 1st of the month coincident with or next following the date of retirement or the end of the school year (June 30) coincident with or immediately following the date the member attains age 65.
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53738
Eligibility	Employee only
Waiting period	Based on eligibility for Basic Life insurance
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	N/A
Conversion privilege	Employee: Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	65 working days
Benefit amount	Matches Basic Life
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of the 1st of the month coincident with or next following the date of retirement or the end of the school year (June 30) coincident with or immediately following the date the member attains age 65.
Conversion privilege	Available

School District #82 (Coast Mountains) - Legacied Employees

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month coincident with or next following date of employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #83 (North Okanagan-Shuswap) CUPE Local 523

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 17.5 hours per week

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53739
Waiting period	1st of the month following 65 working days or 6 months of continuous employment, whichever comes sooner
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #83 (North Okanagan-Shuswap) CUPE Local 523

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months

Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #83 (North Okanagan-Shuswap) CUPE Local 523

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53739
Waiting period	1st of the month following 65 working days or 6 months of continuous employment, whichever comes sooner
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	N/a
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	Once every 9 months
Child check-up	Once every 9 months
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$3,000 per lifetime
Age limit	Covers adults and children

School District #83 (North Okanagan-Shuswap) CUPE Local 523

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #83 (North Okanagan-Shuswap) CUPE Local 523

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53739
Waiting period	1st of the month following 65 working days or 6 months of continous employment, whichever is earlier.
Benefit amount	2 times Annual Earnings rounded to next higher $500 with a minimum benefit of $10,000
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	50% at age 65 ($50,000 maximum)
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #83 (North Okanagan-Shuswap) CUPE Local 523

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	1st of the month following 65 working days or 6 months of continuous employment, whichever comes sooner.
Benefit amount	Matches Basic Life
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	50% at age 65 ($50,000 maximum)
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #84 (Vancouver Island West) CUPE Local 2769

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 60 hours per month

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53740
Waiting period	45 worked days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs

Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #84 (Vancouver Island West) CUPE Local 2769

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #84 (Vancouver Island West) CUPE Local 2769

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53740
Waiting period	45 worked days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 1
Specialist coverage	Fee Guide plus 10%
Survivor extension	3 months
Termination age	Earlier of age 70 or retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	85%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	$5,000 per person per calendar year combined with Endodontic/Periodontic services and Basic services
Orthodontic services	
Reimbursement	60%
Maximum	$1,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #84 (Vancouver Island West) CUPE Local 2769

BENEFIT SUMMARY

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

School District #84 (Vancouver Island West) CUPE Local 2769

BENEFIT SUMMARY

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53740
Waiting period	45 worked days
Benefit amount	1 times Annual Earnings rounded to next higher $1,000
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	45 worked days
Benefit amount	Matches Basic Life
Maximum	$150,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #85 (Vancouver Island North) CUPE Local 401

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week Extended Health and Dental: Employees working 6 hours per week or more All Other Benefits: Employees working 50% of FTE

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53741
Waiting period	3 months of continuous employment
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #85 (Vancouver Island North) CUPE Local 401

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #85 (Vancouver Island North) CUPE Local 401

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53741
Waiting period	3 months of continuous employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	N/A
Survivor extension	3 months
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE	
Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #85 (Vancouver Island North) CUPE Local 401

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-85
Waiting period	First of the month following 3 months of continuous employment
Benefit amount	66.67% of weekly earnings
Maximum benefit	Current EI maximum
Elimination period	Accident: Nil; Illness or Hospitalization: 7 days
Maximum benefit period	26 weeks
Benefit pro-rating	5 days (working)
Payment schedule	If a 10 month or 11 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin at the end of the Elimination period, so long as the Member remains Totally Disabled.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's basic rate of pay, including premiums/allowances paid for the regular duties performed during a regular work year (including bus drivers field trips), as well as vacation pay, but excluding occasional overtime.

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #85 (Vancouver Island North) CUPE Local 401

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53741
Waiting period	3 months of continuous employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$300,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of the end of the month in which you turn 65 or retirement
Earnings definition	A member's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #85 (Vancouver Island North) CUPE Local 401

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53741
Eligibility	Employee and Spouse
Waiting period	3 months of continuous employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53741
Waiting period	3 months of continuous employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #87 (Stikine) CUPE Local 2052-02

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53742
Waiting period	60 working days or 3 months of continuous employment, whichever is earlier
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

School District #87 (Stikine) CUPE Local 2052-02

BENEFIT SUMMARY

Medical referral travel benefit	When ordered by the attending Physician (includes optometrist) or Primary healthcare nurse practitioner because, in his or her opinion, adequate medical treatment is not available locally (remote area), the following are included as Eligible expenses when the patient (Member or Dependent) is referred to a Medical specialist: 1. Transportation for a patient to and from the nearest locale equipped to provide the required treatment, within the patient's province/territory of residence, by: a. scheduled economy air, rail, bus, or ferry b. private automobile (reimbursed at $0.28 per kilometre, but not exceeding economy airfare or the cost of rail transportation). 2. Transportation of an attendant for the patient being transported under 1) above, when ordered by the attending Physician or Primary healthcare nurse practitioner.
Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered

School District #87 (Stikine) CUPE Local 2052-02

BENEFIT SUMMARY

Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year
DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53742
Waiting period	60 working days or 3 months of continuous employment, whichever is earlier
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 1
Specialist coverage	Dental Fee guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	$5,000 per calendar year combined with Major services
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	2 per calendar year

School District #87 (Stikine) CUPE Local 2052-02

BENEFIT SUMMARY

Major restorative services

Reimbursement	60%
Maximum	$5,000 per calendar year combined with Basic services

Orthodontic services

Reimbursement	60%
Maximum	$5,000 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

School District #87 (Stikine) CUPE Local 2052-02

BENEFIT SUMMARY

Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53742
Waiting period	60 working days or 3 months of continuous employment, whichever is earlier
Benefit amount	Under 35 years: 3 times Annual Earnings; Age 35 to 44: 2.5 times Annual Earnings; Age 45 to 54: 2 times Annual Earnings; Age 55 and over: 1.5 times Annual Earnings
Maximum	$200,000
Non-evidence maximum	N/A
Age reduction	50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	Employee's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #87 (Stikine) CUPE Local 2052-02

BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	60 working days or 3 months of continuous employment, whichever is earlier
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

School District #91 (Nechako Lakes) CUPE Local 4177

BENEFIT SUMMARY

ELIGIBILITY	
Minimum hours per week	Core LTD: 15 hours per week Extended Health and Dental: Employee must be in a posted position All Other Benefits: 17.5 hours per week or more

EXTENDED HEALTH CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53743
Waiting period	60 days of employment
Claim deadline	June 30 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 24 months without further payment of premium contributions; b. the date the person ceases to be a Dependent other than as a result of the Member's death; c. the date the contract is terminated; d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered

School District #91 (Nechako Lakes) CUPE Local 4177

BENEFIT SUMMARY

Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #91 (Nechako Lakes) CUPE Local 4177

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53743
Waiting period	60 days of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	Limited to a 10% increase on the Dental Fee Guide upon referral by a general practicing dentist
Survivor extension	Dependent coverage following the member's death will continue until the earliest of the following occurs: a. 6 months after the date of the Member's death. b. the date the person ceases to be a Dependent other than as a result of the Member's death. c. the date the Contract is terminated. d. the date the Dependent becomes eligible for coverage under a similar group plan.
Termination age	The last day of the month in which employment terminates or on the last day of the month following the month in which you retire
Dependent Child definition	Up to age 21, or any age if in full time attendance at school or if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	90%
Maximum	N/A
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	60%
Maximum	N/A
Orthodontic services	
Reimbursement	60%
Maximum	$2,000 per lifetime
Age limit	Covers dependent children to age 21

School District #91 (Nechako Lakes) CUPE Local 4177

BENEFIT SUMMARY

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	Core LTD: 70% of monthly earnings from the Employer Other LTD: 60% of monthly earnings from the Employer after ninety (90) calendar days
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.

School District #91 (Nechako Lakes) CUPE Local 4177

BENEFIT SUMMARY

Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53743
Waiting period	60 days of employment
Benefit amount	1.5 times Annual Earnings rounded to next higher $1,000
Maximum	$500,000
Non-evidence maximum	$350,000
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 65 or retirement
Earnings definition	Regular rate of pay from the employer (prior to deductions), excluding irregular bonuses, and regular overtime pay. Earnings may include other income as agreed to in writing by your employer and the insurance company.
Conversion privilege	Available

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	60 days of employment
Benefit amount	Matches Basic Life
Maximum	$500,000
Non-evidence maximum	$350,000
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 65 or retirement
Conversion privilege	Available

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 12 and 10 month employees working 50% of full time employment

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53744
Waiting period	60 working days
Claim deadline	December 31 of the following year
Calendar year deductible	$100 (Single/Family)
Reimbursement	80% until $1,000 paid per family per calendar year, then 100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 24 months without further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 24 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	$7,500 per lifetime
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	Combined with In-Province Maximum
Hospital room	Private or Semi-private room
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$4,000 per 5 calendar years
Hearing aids - Children	$4,000 per 2 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	$400 per calendar year for adults, $200 per calendar year for children
Orthotics	$400 per 2 calendar years
Accidental dental	Covered
Vision Care	
Maximum - Adults	$625 per 24 months – prescription sun glasses included in vision maximum
Maximum - Children	$625 per 24 months – prescription sun glasses included in vision maximum
Eye exams	$125 per 24 months
Paramedical Services	
Acupuncture	$600 per calendar year
Chiropractor	$600 per calendar year (Chiropractic x-rays are included in this maximum)
Massage therapy	$1,200 per calendar year
Naturopathy	$600 per calendar year
Osteopathy	Not Covered
Physiotherapy	$1,000 per calendar year
Podiatry	$600 per calendar year
Counselling Services	$1,500 per calendar year combined for Psychologists, Clinical Counsellors and Social Workers
Speech therapy	$600 per calendar year

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

DENTAL CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53744
Waiting period	60 working days
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 3
Specialist coverage	General Practitioner guide plus 10%
Survivor extension	N/A
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 24 months and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.

Basic Services

Reimbursement	100%
Maximum	$1,000 per calendar year combined with Major services
Adult check-up	2 per calendar year
Child check-up	2 per calendar year
Adult fluoride	Covered

Major restorative services

Reimbursement	60%
Maximum	$1,000 per calendar year combined with Basic services

Orthodontic services

Reimbursement	60%
Maximum	$1,000 per Lifetime
Age limit	N/A

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

INCOME REPLACEMENT

WEEKLY INDEMNITY (SHORT TERM DISABILITY)

Benefit Provider	Desjardins Insurance
Policy Number	64090S-92
Waiting period	60 working days
Benefit amount	75% of basic weekly earnings
Maximum benefit	Current EI maximum
Elimination period	Accident and Hospitalization: Nil; Illness: 5 days
Maximum benefit period	52 weeks
Benefit pro-rating	7 days (calendar)
Payment schedule	If a 10 month or 11 month employee becomes Totally Disabled during the months they are Not Actively At Work, the Elimination Period will commence on the initial date of Total Disability and payment of Weekly Indemnity Benefits will begin on the later of the end of the Elimination period or September 1st, so long as the Member remains Totally Disabled. If a 10 month Member is Totally Disabled and in receipt of Weekly Indemnity Benefits as of June 30th, Weekly Indemnity will cease and the employee will not be entitled to Weekly Indemnity benefits payments from July 1st through August 31st, inclusive. If still Totally Disabled on the September 1st following, Weekly Indemnity benefit payments will resume. If an 11 month employee is Totally Disabled and in receipt of Weekly Indemnity as of July 31st, Weekly Indemnity benefit payments will cease and the employee will not be entitled to Weekly Indemnity payments from August 1st through August 31st, inclusive. If still Totally Disabled on September 1st following, Weekly Indemnity benefit payments will resume.
Taxability status	Taxable
Waiver of premium definition	Included
Termination age	Earlier of retirement or age 65
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.
Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE	
Benefit Provider	Pacific Blue Cross
Policy Number	53744
Waiting period	60 working days
Benefit amount	$35,000
Maximum	$35,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70 or retirement
Earnings definition	The member's salary from the employer not including any bonus, overtime or incentive pay.
Conversion privilege	Available

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53744
Eligibility	Employee and Spouse
Waiting period	60 working days
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53744
Waiting period	60 working days
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

School District #92 (Nisga'a) CUPE Local 2298

BENEFIT SUMMARY

BASIC ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	BSC 9104906
Waiting period	60 working days
Benefit amount	Matches Basic Life
Maximum	$35,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Basic Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70 or retirement
Conversion privilege	Available

School District #93 (Conseil scolaire francophone) CUPE Local 4227

BENEFIT SUMMARY

ELIGIBILITY

Minimum hours per week	Core LTD: 15 hours per week All Other Benefits: 15 hours per week

EXTENDED HEALTH CARE

Benefit Provider	Pacific Blue Cross
Policy Number	53749
Waiting period	1st of the month coincident with or following date of employment
Claim deadline	December 31 of the following year
Calendar year deductible	$25 (Single/Family)
Reimbursement	100%
Lifetime maximum	Unlimited
Survivor extension	Dependent coverage following the member's death will continue 3 months with further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Medical referral travel benefit	N/A

School District #93 (Conseil scolaire francophone) CUPE Local 4227

BENEFIT SUMMARY

Prescription Drugs	
Drug formulary	Blue Rx
Pay-direct drug card	Yes
Per prescription deductible	N/A
Sexual dysfunction	Not Covered
Oral contraceptives	Covered
Fertility drugs	Covered
Smoking cessation drugs	Not Covered
Medical Services and Supplies	
Medi-assist	Included
Emergency out-of-province reimbursement	100%
Emergency out-of-province maximum	$1,000,000
Hospital room	Private or Semi-private
Private duty nursing	In-home nursing care covered
Hearing aids - Adults	$400 per 5 calendar years
Hearing aids - Children	$800 per 5 calendar years
Ambulance	Covered
Other services and supplies (subject to reasonable and customary limits as defined by insurer)	Covered All Medical Equipment must be purchased from an Authorized Medical Supplier to be considered under your plan. Reasonable and Customary pricing will apply. Authorization by the Benefit Provider is required for equipment that costs more than $5,000.
Orthopedic shoes	1 pair per lifetime combined with orthotics. Replacements as necessary due to normal wear and tear.
Orthotics	1 pair per lifetime combined with orthopedic shoes. Replacements as necessary due to normal wear and tear.
Accidental dental	Covered
Vision Care	
Maximum - Adults	$350 per two years
Maximum - Children	$350 per two years
Eye exams	$75 per two years
Paramedical Services	
Acupuncture	$350 per calendar year
Chiropractor	$400 per calendar year
Massage therapy	$400 per calendar year
Naturopathy	$350 per calendar year
Osteopathy	Not Covered
Physiotherapy	$400 per calendar year
Podiatry	$350 per calendar year
Counselling Services	$100 per calendar year (Psychologist only)
Speech therapy	$350 per calendar year

School District #93 (Conseil scolaire francophone) CUPE Local 4227

BENEFIT SUMMARY

DENTAL CARE	
Benefit Provider	Pacific Blue Cross
Policy Number	53749
Waiting period	1st of the month coincident with or following date of employment
Claim deadline	12 months from date of service
Calendar year deductible	N/A
Dental fee guide	PBC Schedule 2
Specialist coverage	Fee guide plus 10%
Survivor extension	Dependent coverage following the member's death will continue 3 months with further payment of premium contributions, until the earliest of the following occurs: a. the date the person ceases to be a Dependent other than as a result of the Member's death; b. the date the contract is terminated. If an eligible dependent has coverage under another benefits plan, they are still eligible for survivor benefits up to the duration of the contractual limits. This would apply to both of the following scenarios: 1. The dependent already has coverage under another plan upon the member's death. 2. The dependent later becomes eligible under another plan after the member's death. Please note, if a dependent child is or becomes a member on their own plan, they would no longer be eligible as a dependent under a parent's plan.
Termination age	Retirement
Dependent Child definition	Up to age 21, or 25 if in full time attendance at school, or to any age if disabled.
Spouse definition	The person legally married to the Member or a person who has been residing with the Member in a common-law relationship for at least 1 year and who is publicly represented as the Member's spouse. Only one spouse is eligible for coverage at any one time.
Basic Services	
Reimbursement	100%
Maximum	N/A
Adult check-up	1 every 9 months
Child check-up	2 per calendar year
Adult fluoride	Covered
Major restorative services	
Reimbursement	100%
Maximum	N/A

School District #93 (Conseil scolaire francophone) CUPE Local 4227

BENEFIT SUMMARY

Orthodontic services

Reimbursement	60%
Maximum	$2,500 per lifetime
Age limit	Covers adults and children

JOINT EARLY INTERVENTION SERVICE

Benefit Provider	Desjardins Insurance
Services	The Joint Early Intervention Service (JEIS) is a mandatory program providing proactive service to members to facilitate their return to work in a caring, safe, and timely manner. Members are contacted within six (6) working days of the start of their absence from work by a Healthcare Management Specialist (HCMS). The HCMS makes sure members receive the best possible care and, if appropriate, a coordinated rehabilitation plan. If members are unable to return to work after the LTD qualifying period, the HCMS helps them transfer to the LTD program. A primary factor for the success of the JEIS program is the collaboration and joint support of both union and employers.

INCOME REPLACEMENT

LONG TERM DISABILITY

Benefit Provider	Desjardins Insurance
Policy Number	64090L
Waiting period	3 months of continuous Active Employment with the Employer
Benefit amount	70% of monthly earnings from the Employer
Minimum benefit	$50 per month
Maximum benefit	$10,000 per month
Non-evidence maximum	N/A
Elimination period	120 calendar days
Taxability status	Taxable
Termination age	A Member, who is not receiving LTD Benefits shall cease to be entitled to coverage for LTD Benefits one hundred twenty days prior to the last day of the month during which the Member attains age 65 or thirty-five (35) years of pensionable service and a minimum age of fifty-five (55) pursuant to the terms of the Municipal Pension Plan or other school district pension arrangement. For Members receiving LTD Benefits, the Maximum Benefit Period ends the earliest of normal retirement age as defined under the Municipal Pension Plan (currently 65 years of age), or 35 years of service and a minimum age of 55.

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Earnings definition	A Member's basic rate of pay, including premiums/allowances paid for Regular Duties performed during a regular work year and vacation pay, but excluding overtime.
Extended health and/or dental coverage continuation	The Core LTD Program shall fund the Member's portion of premiums for EHC (including medical referral travel benefits, if applicable) and dental while in receipt of Core LTD Benefits for the period starting the first of the month following completion of the Elimination Period, and ending on the earlier of the last day of the month in which the Member is no longer eligible for Core LTD Benefits or the last day of the final month of the Member's twenty-four-month Regular Duties period outlined in the definition of Disabled.

GROUP LIFE

Benefit Provider	Pacific Blue Cross
Policy Number	53749
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	3 times Annual Earnings rounded to next higher $1,000
Maximum	$400,000
Non-evidence maximum	N/A
Age reduction	N/A
Waiver of premium definition	Matches Core LTD
Coverage during disability	Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Living benefit	Up to 50% of your Basic Life benefit to a maximum of $50,000 for members under age 65
Termination age	Earlier of age 70, the day employment terminates or retirement
Earnings definition	The member's salary from the employer not including any premiums, overtime pay and performance bonuses.
Conversion privilege	Available

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BENEFIT SUMMARY

Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53749
Eligibility	Employee and Spouse
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Units of $10,000
Maximum	$300,000
Age reduction	Reduces by 50% at age 65
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Life coverage (employee and spouse, if applicable) for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70, the day employment terminates or retirement
Spouse definition	Legal spouse or common-law spouse (Opposite or same sex. Must be continuously cohabitating for a minimum of 12 months.) Only one spouse can be covered as a dependent at any given time.
Conversion privilege	Employee: Available Spouse: Not Available
Application deadline	Applicant must apply and be accepted prior to their 65th birthday

Child Optional Life	
Benefit Provider	Pacific Blue Cross
Policy Number	53749
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Units of $2,500
Maximum	$10,000
Waiver of premium definition	Matches Core LTD
Coverage during disability	Child Optional Life coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Termination age	Earlier of age 70, the day employment terminates or retirement
Child definition	Up to age 21, or 25 if in full time attendance at school, or any age, if disabled. A child is effective from birth. If the child is institutionalized the benefit will not be effective until the child ceases to be confined.
Conversion privilege	Not available

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BENEFIT SUMMARY

OPTIONAL ACCIDENTAL DEATH AND DISMEMBERMENT	
Benefit Provider	AIG
Policy Number	PAI 9104940
Waiting period	1st of the month coincident with or following date of employment
Benefit amount	Units of $10,000
Maximum	$500,000
Child only	Each Dependent Child - 25% of your Principal Sum
Spouse only	60% of your Principal Sum
Spouse and Child	Spouse's amount will equal 50% of your Principal Sum and each of your eligible Dependent Children will be covered for 15% of your Principal Sum
Waiver of premium definition	Matches Core LTD
Coverage during disability	Optional Accident coverage for a disabled employee will terminate at the earlier of age 65 or 35 years of pensionable service under the Municipal Pension Plan or any other registered pension plan arising out of employment with an Employer and a minimum age of 55, whichever is earlier.
Aggregate limit per accident	Nil
Termination age	Earlier of age 70, the day employment terminates or retirement
Spouse definition	Legal Husband or Wife, or an individual who, immediately prior to his or her loss, has been residing with the employee for a period of not less than one (1) year and who has been publicly represented as the Husband or Wife of the employee during such period.
Child definition	Natural children, legally adopted children or step-children of the employee, dependant upon the employee for maintenance and support, and: a) are under twenty-one (21) years of age and unmarried, or b) under twenty-five (25) years of age and unmarried and in attendance at an institution of higher learning, or c) by reason of mental or physical infirmity, are incapable of self-sustaining employment, reside with the employee and are totally dependant upon the employee for support within the terms of the Income Tax Act of Canada
Conversion privilege	Available

This summary contains information about your group benefits plan. This summary provides only brief descriptions of the coverage available. Full coverage details are contained within the policies, including limitations, exclusions, definitions and termination provisions. If there are any conflicts between the summary and policy, the policy shall govern.

The information contained on the PEBT website is provided for general information purposes only, and every effort has been made to ensure that this information is accurate. However, the information provided on this website is not a substitute for the official Plan documents, nor is it an employment or any other type of contract.

In the event there is a discrepancy between this website and the official Plan documents, the official Plan documents will prevail. PEBT reserves the right, at its discretion, to amend, modify, suspend or terminate any of its programs covering employees and former employees, in whole or in part, at any time and for any reason,