

## BENEFIT OVERVIEW

**Eligibility:** All Active Union Members

**Waiting Period:** 6 Months for Short Term Disability, Immediate coverage for all Other Benefits

### LIFE INSURANCE BENEFITS

#### LIFE INSURANCE & AD&D

Flat \$25,000  
Reduces by 50% at age 65, terminates at age 75 or earlier retirement.

#### DEPENDENT LIFE

\$5,000 spouse/ \$2,500 Child(ren)

### SHORT TERM DISABILITY

Benefit	66.7% of weekly earnings, maximum \$500/week 24 Hour Coverage - When WSIB is not in place.
Qualifying Period	6 months
Waiting Period	1 <sup>st</sup> day Accident, 8 <sup>th</sup> day Sickness
Benefit Payable	17 weeks
Tax Status	Non-Taxable
Termination	Age 75 or Retirement, whichever is earlier

### EXTENDED HEALTH CARE

Plan Maximum	Unlimited
Deductible	\$50 single/\$100 family, Nil for prescription drugs
Co-Insurance	80%
Hospital	Semi-Private
Prescription Drugs – Plan Type	Pay Direct Drug Card, Generic Substitution Unlimited Maximum except for: Fertility \$15,000 Lifetime and Anti-Smoking \$300 Lifetime
Dispensing Fee Maximum (excl. PQ)	\$7.00
Professional Services	Chiropractor, Osteopath, Podiatrist, Masseur, Acupuncturist, Naturopath, Speech Therapist, Christian Science, Physiotherapist, Chiroprapist, and Psychologist/MSW Social Worker Coverage not available until Provincial Maximums are exceeded. \$700/Calendar Year/Service
Private Duty Nursing	\$5,000/Calendar Year
Orthopaedic Shoes	\$750/Calendar Year
Custom Orthotics	2 pairs/Calendar Year
Vision Care	\$100/2 Calendar Years
Hearing Aids	\$500/5 Calendar Years
Survivor Benefits	2 Years
Travel Coverage	Included

### DENTAL CARE

Deductible	\$50 single/\$100 family
Basic & Supplementary	80%
Dentures	80%
Major Restorative	50%
Annual Maximum	\$2,500/Calendar Year
Provincial Fee Guide	Current
Survivor Benefit	2 Years
Recalls	2/Calendar Year

### EMPLOYEE ASSISTANCE PROGRAM

EAP Counselling	Everyday Issues	Health Line
Addiction & Recovery	Health & Wellness	Resources for Seniors
Trauma Response Services	Disability & Accessibility	Education & Schooling
Financial Issues	Parenting & Child Care	Legal Matters

*This overview is intended for illustrative purposes only. In the event of a dispute the contract will prevail.*