HBTA Health Benefit Trust of Alberta | Carewest INNOVATIVE HEALTH CARE

Benefits-at-a-Glance

CUPE 8 Colonel Belcher General Support Services

Highlights of your Plan

* Core benefits and optional plans
* Annual allocation of flexible benefits—choose among three options
* Supplementary Health and Dental benefits may be coordinated with spousal or other employer groups plans for up to 100% coverage

Your Group Benefits

* Supplementary Health
* Vision Care
* Out of Province/Country Emergency Health
* Dental
* Flexible Spending Account
* Voluntary Group RRSP
* Life Insurance
* Accidental Death and Dismemberment (AD&D)
* Short Term Disability
* Long Term Disability

Supplementary Health

Premiums are 75% employer paid; includes Out of Province/Country Emergency Health and Vision Care coverage.

Prescription Drugs: 80% Least Cost

Alternative coverage for pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List.

Hospital Services: Private or semi-private room in a public general active treatment hospital in Canada; auxiliary care.

Other Health Services: Coverage includes accidental dental care; air and ground ambulance; custom fitted braces; insulin pump and supplies; diabetic supplies; foot orthotics; hearing aids; home nursing care; ileostomy/colostomy supplies; urinary catheters; intravenous supplies; mastectomy prosthesis; medical aids; medical durable equipment; oxygen and supplies; orthopedic shoes; prosthetic appliances; chartered psychologist.

Paramedical practitioners: Audiologist, Massage Therapist, Occupational Therapist, Physiotherapist, Chiropractor, Speech Therapist; Podiatrist/Chiropodist to specified maximums.

Vision Care

Up to $200 per 24 consecutive months for Adults (age 18+) or per 12 consecutive months for dependent children (under age 18); includes eye exam, up to $40 per person age 19 – 64 years.

Out of Province/Country Emergency Health

Unlimited days per trip coverage; maximum benefit $2,000,000 per covered person per incident; 100% of reasonable and customary expenses for most emergency treatment, includes repatriation and travel assistance.

Dental

Premiums are 75% employer paid.

Basic Services: Coverage is 80%, no maximum; covers recall exams, bite-wing x-rays, polishing, surgical procedures, endodontics, preventative and restorative services, denture services; scaling and root planing, 3 time units.

Periodontic Services: Coverage is 50%; covers periodontic surgery, osseous surgery, osseous and soft tissue grafts, provisional splinting; scaling and root planing, maximum 13 time units.

Extensive Dental Services: Coverage is 50%, maximum $3,000 per person each benefit year; covers crowns, bridges, veneers, posts and cores, bridge repairs, prosthodontic exams; complete and partial dentures; denture rebasing, resetting and adjustments; major denture repairs.

Orthodontic Services: Coverage is 50%, lifetime maximum $3,000 per person; orthodontic exams, facial/intraoral photographs, cephalograms, diagnostic models, consultation and case presentation; habit breaking appliances; interceptive, interventive and preventive treatments.

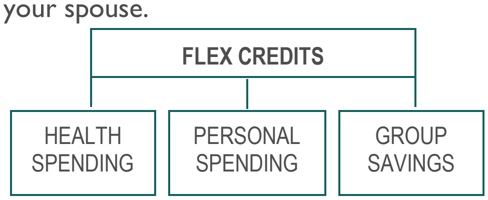
Flexible Spending Account

Your employer provides you with flex credits valued at $900 annually (prorated to FTE) to allocate among any or all of three options:

Health Spending is non-taxable; health related eligible expenses adhere to Canada Revenue Agency guidelines.

Personal Spending is taxable and can be used to support wellness, professional development ad family care.

Group RRSP/ TFSA helps you set aside additional retirement funds in a Registered Retirement Savings Plan for you and/or or your spouse.



Voluntary Group RRSP/TFSA

If you wish, you may deposit a percentage of your salary into an RRSP and/or TFSA account through payroll deduction.

This plan is 100% employee paid and participation is optional. A tax receipt is provided for your RRSP. You may invest in a choice of funds. There are no employer matching contributions in this plan.

Life Insurance

You may be covered for a maximum of $1,000,000 for Basic Life, Additional Basic Life and Optional Employee Life combined. Premiums are paid by payroll deduction.

Basic Life: 1X basic annual salary. 75% employer paid.

Additional Basic Life: 1X basic annual salary. 100% employee paid optional coverage. Evidence of Insurability not required at initial enrolment but required thereafter. If Additional Basic Life is selected, Additional AD&D must be selected as well.

Optional Employee Life: 100% employee paid optional coverage purchased in units of $10,000, maximum $250,000.

Optional Dependent Life: 100% employee paid optional coverage; spouse $25,000; each eligible child $10,000.

Accidental Death & Dismemberment (AD&D)

You may be covered for a maximum of $1,000,000 for Basic AD&D and Additional Basic AD&D combined. Premiums are paid by payroll deduction.

Basic AD&D: 1X basic annual salary. 75% employer paid coverage.

Additional Basic AD&D: 1X basic annual salary. 100% employee paid optional coverage. Additional Basic AD&D is mandatory if Additional Basic Life is selected.

Optional AD&D: 100% employee paid optional coverage purchased in units of $25,000, maximum $500,000 for yourself. If you select the family plan, your spouse is insured at 50% of your coverage and each child is insured at 25% of your coverage to a maximum of $50,000 per child.

Disability Coverage

Sick Leave: Your 100% employer paid sick bank accrues at 1.5 days per month to a maximum of 120 days. Sick Leave is prorated based on your FTE.

Short Term Disability: This 75% employer paid plan will provide you with 66 2/3% of your regular salary for non-occupational illness or injury, payable after the expiration of sick leave, for a maximum of 24 weeks from the date of disability. This benefit is taxable when received.

Long Term Disability: This 75% employer paid plan will provide you with 66 2/3% of your regular salary for non-occupational illness or injury, payable after 24 weeks of disability. This benefit is taxable when received until age 65 maximum. LTD benefits continue after two years only if you are totally disabled.

Local Authorities Pension Plan (LAPP)

A defined benefit pension plan designed for employees of the provincial health system, school boards, technical institutes and colleges in the Province of Alberta. Participation is mandatory for regular full time or part-time employees working 30 or more hours per week. Participation is optional for regular part-time employees working 14–29 hours per week. Contributions are employee and employer paid.

Enrolment in the Benefit Plan

Supplementary Health and Dental coverage commences on the first day of the month following completion of a three month waiting period, provided you are actively at work. Life, AD&D and Disability commence on completion of the waiting period. Regular full time or part-time employee regularly scheduled to work at least 15 hours per week averaged over one shift cycle are eligible. Temporary employees regularly scheduled to work at least 15 hour per week averaged over one shift cycle for a minimum of 6 months are eligible for all benefits but the Flexible Spending Account. You must permanently reside in Canada.

Note: *enrolment in Supplementary Health and Dental is mandatory unless you provide proof of coverage under a spouse or other employer plan. Employees with eligible dependents must enroll in Family coverage.*

This is a quick reference guide to the Carewest Benefit Plan for the CUPE 8 Colonel Belcher General Support Services Employee group. If there is a question of interpretation between this summary and the official plan documents, the terms of the formal policies and official plan documents shall prevail.