

Benefits-at-a-Glance

Professional Association of Residents of Alberta (PARA)

Highlights of your Plan

- * Comprehensive benefit plan including Health, Dental and Life coverage
- * Annual allocation of flexible benefits—choose among Health Spending, Personal Spending and/or Group Savings
- * 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
- * Out of Province/Country Emergency Health
- * Dental
- * Flexible Spending Account
- * Life Insurance

Supplementary Health

Premiums are 75% paid by Alberta Health Services; includes Out of Province/Country Emergency Health coverage.

Prescription Drugs: 80% Least Cost Alternative coverage for pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List.

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

Other Health Services: Coverage includes ambulance; accidental dental; ancillary services; blood testing monitor; custom fitted braces; foot orthotics; home nursing care; hearing aids; ileostomy and colostomy supplies; medical aids; medical durable equipment; mastectomy prosthesis; orthopedic shoes; oxygen and supplies; prosthetic appliances; psychology services; hospital beds and wheelchairs; stump socks; surgical stockings; some specified maximums.

Paramedical practitioners: Physiotherapist, Chiropractor, Podiatrist/Chiropodist; Speech Language Pathologist; Osteopath to specified maximums.

Out of Province/Country Emergency Health

30 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% paid by Alberta Health Services.

Basic Services — Coverage is 80%, maximum \$2,500 per person each benefit year combined with Extensive Services; covers recall exams, polishing, bite-wing x-rays; fluoride treatments for dependent children; preventative and restorative services, surgical procedures, and endodontic, periodontic and denture services.



Extensive Dental Services — Coverage is 50%, maximum \$2,500 per person each benefit year combined with basic coverage; covers crowns, bridges, veneers, posts and cores, inlays and onlays.

Orthodontic Services — Coverage is 50%, lifetime maximum \$2,500 per person under age 21; orthodontic examinations, consultations; cephalograms; facial and intraoral photographs; diagnostic models; habit breaking appliances; Interceptive, Interventive and Preventive services: fixed or removable appliances; functional appliance therapy, formal banding treatment.

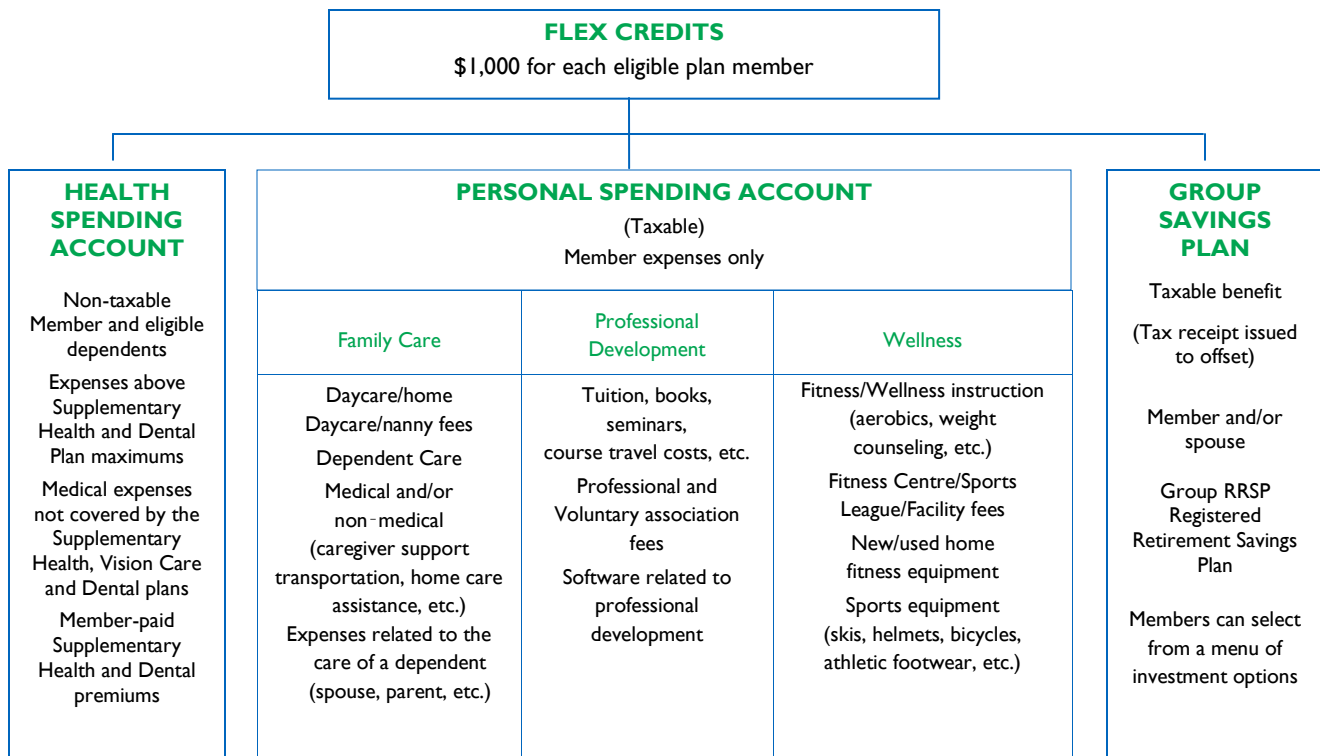
Flexible Spending Account

Each year you are provided with flex credits valued at \$1,000 to allocate among any or all of three accounts:

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 your wellness, professional development and family care.

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



Voluntary Group RRSP and/or 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% paid by you and participation is optional. A tax receipt is provided. You may invest in a choice of funds. There are no matching contributions in this plan.

Life Insurance

Basic Life Insurance in the amount of \$2,500 is provided to members of PARA, to be paid to your named beneficiary in the event of your death. Your participation in this plan is required. The plan is 100% paid by Alberta Health Services.

Enrolment in the Plan

Your life insurance coverage is effective on the date you are eligible for benefits provided you are actively at work. Your Supplementary Health, Dental, Out of Province/Country Emergency Health and Flexible Spending Account coverage commences on the first of the month following the date you become benefits eligible. To qualify for enrolment, you must have regular full time or part-time status and be regularly scheduled to work at least 15 hours per week averaged over one shift cycle. If you occupy a term position for a minimum of 6 months and are regularly scheduled to work at least 15 hours per week averaged over one shift cycle, you are eligible for all benefits but the Flexible Spending Plan. You must permanently reside in Canada.

Note: Participation in Basic Life is mandatory. Participation in Supplementary Health and Dental is mandatory unless you provide proof of coverage under a spouse or other employer plan. Plan members with eligible dependents must enroll in Family coverage.

Long Term Disability coverage is available to PARA members through the Professional Association of Resident Physicians of Alberta. For further information please contact your PARA office.

This is a quick reference guide to the Alberta Health Services Benefit Plan for the members of the Professional Association of Residents of Alberta (PARA). 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.