BENEFITS AT A GLANCE

HSAA

PARAMEDICAL PROFESSIONAL, TECHNICAL AND OFFICE & CLERICAL EMPLOYEES

DENTAL

Basic Services: 80%
Periodontic Services: 50%
Extensive Dental Services: 50%
- Maximum $3000/year

Orthodontic Services: 50%
- $3000/lifetime

SUPPLEMENTARY HEALTH

Prescription Drugs: 80%
Hospital Services
Other Health Services:
- Ambulance
- Diabetic Equipment & Supplies
- Home Nursing Care
- Medical Aids
- Paramedical Practitioners

Out of Province/Country Emergency Health

FLEXIBLE SPENDING ACCOUNT

You receive credits valued at $1,250 plus $1,500 annually (prorated to FTE) to allocate between:
- Health Spending Account (non-taxable)
- Personal Spending Account (taxable)
- Group RRSP (taxable)
- Group TFSA (taxable)

LIFE INSURANCE

Basic Life (mandatory):
- 1X Salary,

Additional Basic Life (optional):
- 1X Salary

Optional Employee Life (optional):
- Purchased in units of $10,000 to a maximum of $250,000

Optional Dependent Life (optional):
- $25,000 spousal coverage
- $10,000 each eligible child

DISABILITY

Short Term Disability:
- 66 2/3% of regular earnings
- 24 weeks from disability date

Long Term Disability:
- 66 2/3% of regular earnings after 24 weeks of disability

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Basic AD&D (mandatory):
- 1X Salary,

Additional Basic AD&D (optional):
- 1X Salary

Optional AD&D (optional):
- Purchased in units of $25,000 to a maximum of $500,000 for yourself
- Family option includes coverage for spouse and eligible children

Basic Life, AD&D, Disability, Health & Dental premiums are 75% employer paid; Additional and Optional Life and AD&D benefits are 100% employee paid.

Supplementary Health

Prescription Drugs: 80%, Least Cost Alternative coverage for Pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List; $7.00 dispensing fee cap applied.

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

Other Health Services: Coverage includes ambulance; accidental dental; blood testing monitor; custom fitted braces; home nursing care; foot orthotics; hearing aids; insulin pump and supplies; medical aids; ileostomy and colostomy supplies; mastectomy prosthesis; orthopedic shoes; oxygen & supplies; prosthetic appliances; psychology services; manual hospital beds and manual wheelchairs; urinary catheters; some specified maximums.

Paramedical practitioners: Audiologist, Massage Therapist, Occupational Therapist/Physiotherapist, Chiropractor, Podiatrist/Chiropodist; Speech Language Pathologist, Chartered Psychologist, Master of Social Work and Addictions Counselor 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

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

Extensive Dental Services: 50%, $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.

Orthodontic Services: 50%, $3,000 lifetime maximum, 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 $1,250 plus $1,500 annually (prorated to FTE) to allocate among any or all of the following 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 wellness, professional development and family care.

Group RRSP: is taxable and helps you set aside additional retirement funds in an employer sponsored Registered Retirement Savings Plan.

Group TFSA: is taxable and helps you set aside additional savings in an employer sponsored Tax Free Savings Account.

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.

Additional Basic Life: Optional coverage. 1X basic annual salary. Evidence of Insurability is not required at initial enrolment but is required thereafter.
If Additional Basic Life is selected, Additional AD&D must also be selected.

Optional Employee Life: Optional coverage purchased in units of $10,000 to a maximum of $250,000.

Optional Dependent Life: Optional coverage. Includes coverage for spouse at $25,000 and $10,000 for each eligible child.

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.

Additional Basic AD&D: Optional coverage.
1X basic annual salary.
Additional Basic AD&D is mandatory if Additional Basic Life is selected.

Optional AD&D: Optional coverage purchased in units of $25,000 to a maximum of $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

Short Term Disability: This plan provides 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 plan provides 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.

Enrolment in the Benefit Plan

Coverage for Life, AD&D, STD and LTD begins on the day you commence in a benefit eligible position. Supplementary Health, Dental and the Flexible Spending Account begin on the first day of the month following commencement in a benefit eligible position provided you are actively at work.

To qualify for enrolment, you must be a regular full time or part-time employee, regularly scheduled to work at least 15 hours per week averaged over one shift cycle. Temporary employees regularly scheduled to work at least 15 hours per week averaged over one shift cycle for a minimum of 6 months are eligible for all benefits except the Flexible Spending Account.
You and your covered dependents must permanently reside in Canada.

Note: Participation in Basic Life, Basic AD&D, STD and LTD is mandatory. Participation 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 Alberta Precision Laboratories Benefit Plan for the Health Sciences Association of Alberta employee groups. 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.