

**SCHEDULE FOR UNIONIZED EMPLOYEES COVERED UNDER THE
INDIGENOUS SERVICES COLLECTIVE AGREEMENT**

GROUP LIFE

Principal Sum: \$50,000

\$25,000 for employees age 65-69. Coverage ceases at age 70.

ACCIDENTAL DEATH AND DISMEMBERMENT

Principal Sum: \$50,000

\$25,000 for employees age 65-69. Coverage ceases at age 70.

LONG TERM DISABILITY

LTD Benefits will be provided as per the LTD Addendum to the applicable Indigenous Services Collective Agreement.

DENTAL

Dental Benefit:

Part A (Basic Services) - **100%**

Part B (Major Services) - **60%**

Part C (Orthodontic Services) - **60%**; lifetime maximum \$2,750 per person

Definitions:

"Common-law spouse" - Two people who have cohabited as spousal partners for not less than one (1) year.

HEALTHCARE BENEFIT TRUST - PLAN DOCUMENT

SCHEDULE FOR UNIONIZED EMPLOYEES COVERED UNDER THE INDIGENOUS SERVICES COLLECTIVE AGREEMENT

DENTAL (CONT.)

Variations to Plan Document:

Section V:D1(f)iii - Dependent - an unmarried child of an Employee or Employee's spouse to the end of the month in which they attain the age of 19 years provided such child is mainly dependent on and living with the Employee or their spouse.

Section V:D1(f)iv - Dependent - an unmarried child of an Employee or Employee's spouse to the end of the month in which they attain the age of 25 years provided the child is in full-time attendance at a recognized school, college or university and is mainly dependent on the Employee or their spouse.

Section V:D3(a)i - Examinations and Consultations - a complete oral examination will not be paid for any patient more than once in any 3 year period or if benefits have been paid under this Plan for any examination during the past 9 months for adults and 6 months for children.

Section V:D3(a)ii - Standard Oral Examinations - limited to every 9 months for adults and two per calendar year for children.

Section V:D3(b)i - Prophylaxis - limited to every 9 months for adults and two per calendar year for children.

Section V:D3(b)ii - Topical Fluoride Applications - limited to every 9 months for adults and two per calendar year for children.

EXTENDED HEALTH CARE (EHC)

EHC Benefit:

80% of Eligible Expenses shall be paid until \$1,000 of benefits have been paid in a calendar year. Thereafter **100%** of all other Eligible Expenses incurred in that calendar year shall be paid.

100% of Eligible Expenses shall be paid for Hearing Aids and Out of Province/Territory Emergencies.

Deductible:

\$45.00 per person or family per calendar year.

HEALTHCARE BENEFIT TRUST - PLAN DOCUMENT

SCHEDULE FOR UNIONIZED EMPLOYEES COVERED UNDER THE INDIGENOUS SERVICES COLLECTIVE AGREEMENT

EHC (CONT.)

EHC Maximum:

Unlimited per person per lifetime.

Worldwide Emergency Medical Assistance (Medi-Assist) is provided through Pacific Blue Cross.

EHC Limits:

All Eligible Expenses are reimbursed on a "claimable" basis.

- **Acupuncturist, Chiropractor*, Massage Practitioner*, Naturopath*, Podiatrist*, Speech Therapist** - \$500 per person per year.
- **Physiotherapist*** - \$700 per person per year
- **Registered Psychologist, Registered Social Worker, Registered Clinical Counsellor** - \$1,500 combined maximum per person per year.
- **Hearing Aids** - \$1,500 per adult every 48 months; \$1,500 per child every 12 months.
- **Vision Care** - \$500 per person every 24 months (combined with corrective laser surgery).
- **Eye Examinations** - \$100 per person every 24 months.
- **Wigs or hairpieces** - \$500 per person lifetime.

* \$10 per visit for the first 12 visits in a calendar year (15 visits for claimants age 65 and older) does not apply.

Definitions:

"Common-law spouse" - Two people who have cohabited as spousal partners for not less than one (1) year.

Variations to Plan Document:

Section V:E1(f)iii - Dependent - an unmarried child of an Employee or Employee's spouse to the end of the month in which they attain the age of 19 years provided such child is mainly dependent on and living with the Employee or their spouse.

Section V:E1(f)iv - Dependent - an unmarried child of an Employee or Employee's spouse to the end of the month in which they attain the age of 25 years provided the child is in full-time attendance at a recognized school, college or university and is mainly dependent on the Employee or their spouse.

Section V:E3(f) - Diabetes Equipment - maximum lifetime benefit for blood glucose monitors is \$250 per person.

HEALTHCARE BENEFIT TRUST - PLAN DOCUMENT

SCHEDULE FOR UNIONIZED EMPLOYEES COVERED UNDER THE INDIGENOUS SERVICES COLLECTIVE AGREEMENT
--

EHC (CONT.)

Section V:E3(j) - Naturopath – naturopathic testing is not an Eligible Expense.

Section V:E3(l) - Orthopedic Shoes and Orthotic Devices - The maximum benefit is \$300 per dependent child per calendar year and \$500 per adult per calendar year. Must be custom made.

Section V:E3(o) - Prescription Drugs - Includes Pay-Direct Claims.

Section V:E3(t) - Vision Care - Includes charges for eye exams (separate maximum) when performed by a Physician or Optometrist for Employees and Dependents aged 19 to 64. Includes corrective laser surgery.