



## Summary of Benefits for KNAPPETT EMPLOYEES' ASSOCIATION MEMBERS at Knappett Projects Inc.

### **Eligibility**

If you are a permanent employee and are working a minimum of 15 hours per week, you are eligible for benefits after 3 months of continuous employment.

### **Life Insurance & AD&D**

- \$50,000
- Benefit reduces to 50% at age 65

### **Dependent Life**

- Spouse \$10,000
- Child \$5,000

### **Long Term Disability**

- Benefit: 66.67% of the first \$3,700 plus 55% of the next \$3,000 plus 50% of the remainder
- Maximum Benefit: \$6,000 per month
- Benefits Start: After 17 weeks of disability
- Benefits End: At age 65 or recovery, whichever is earlier
- 2 year own occupation definition

### **Extended Health**

- Prescription Drugs
  - Deductible: Nil
  - Reimbursement: 90% BC Formulary, 50% Non Formulary
  - Dispensing Fee Cap: \$6.50
  - Includes Pay Direct Drug Card
  - Mandatory Generic Drug Substitution
- Other Eligible Medical Expenses
  - Deductible: Nil
  - Reimbursement: 100%
- Eye Exams: \$75 per 24 months for adults; \$75 per 12 months for children (<18 years)
- Vision Care: \$250 per 24 months for adults; \$250 per 12 months for children (<18 years)
- Paramedical Practitioners: \$500 per calendar year per category of practitioner listed below (\$50 per visit maximum applies):
  - Acupuncturist
  - Chiropractor
  - Massage Therapist
  - Naturopath
  - Osteopath
  - Podiatrist/Chiropractist
  - Psychologist
  - Social Worker/Master of Social Work/Clinical Counsellor (combined)
  - Speech Therapist
- Paramedical Practitioners: \$600 per calendar year per category of practitioner listed below (\$50 per visit maximum applies):
  - Physiotherapist
- Custom made foot orthotics to a maximum of \$200 per calendar year
- Custom made orthopedic shoes to a maximum of \$400 per calendar year
- Hearings aids to a maximum of \$1,000 every 5 years
- Semi-Private Hospital Room
- 24 month Survivor Benefit

**Dental Care**

- Deductible: Nil
- Basic Services: 100%
- Major Services: 50%
- Basic & Major Combined Annual Maximum: \$2,500
- Orthodontics: 50%
- Orthodontic Lifetime Maximum: \$2,500
- 24 month Survivor Benefit

**Emergency Travel Assistance (Policy #1GJ70, ID 427W)**

- Covers up to 90 days of travel per trip. Up to \$2,000,000 in coverage.
- In the event of an emergency, call 1-866-783-9473 (toll free from USA and Canada) or 514-285-8195 (call collect from elsewhere in the world).

**Employee Assistance Program (EAP)**

- EAP is a voluntary, confidential counseling and information service for you and your immediate family available 24 hours a day, 7 days a week.
  - To contact EAP provider (Moreau Shepell), call toll-free 1-844-880-9142
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**Optional Life**

- Available in units of \$10,000 and \$25,000 to a maximum of \$500,000 per insured individual.

**Optional AD&D**

- Available in units of \$10,000 and \$25,000 to a maximum of \$500,000 per insured individual.

**Optional Critical Illness**

- Available in units of \$10,000 to a maximum of \$100,000 per employee and spouse. Coverage for dependent children is available at \$10,000. Employees and their spouses can apply for up to \$50,000 without medical evidence, as long as you apply within 31 days of your initial enrolment.

***Please refer to your Employee Benefits Booklet for complete details on your benefits coverage. This document is only a summary.***