



# CIBP Hour Bank Plan

## Standard Plan Summary

January 1, 2020

### Who's eligible to participate in the hour bank plan?

Employees working at least 20 hours per week on a regular basis (or more as defined by each employer) are eligible to participate.

For EHC, Dental, and the Employee and Family Assistance Plan, the employee may cover their:

- Legal spouse, or common-law spouse after 12 months cohabitation
- Dependent children up to age 21, or to age 25 if a full-time student. Dependent children include: the employee's natural and adopted children and legal wards whether living with the employee or not; the employee's stepchildren if they are living with the employee.

### Hour bank plan

To first qualify for coverage, an employee must have 300 hours in their bank. Thereafter, the employee must have 150 hours in their bank to maintain coverage each month.

If the employee's bank falls below 150 hours, coverage will be terminated. If the bank again reaches 150 hours within the next 8 months, coverage will be reinstated.

After 8 months with no coverage, any hours remaining in the bank are forfeited, and the employee must re-qualify for coverage by attaining 300 hours in their bank.

Coverage is portable among employers participating in the CIBP plan.

### Plan Benefits

Benefit	Coverage
<b>Life Insurance</b> <i>Great-West Life, Policy 350400</i>	\$50,000 Reduces 50% at 65 and terminates at 71
<b>Accidental Death &amp; Dismemberment (AD&amp;D)</b> <i>Industrial Alliance, Policy 100011166</i>	\$50,000 Includes \$5,000 Critical Disease and \$2,500 Cancer Benefit Reduces 50% at 65; terminates at 71
<b>Dependent Life Insurance</b> <i>Self-insured by CIBP</i>	Spouse - \$10,000 Each Dependent Child - \$5,000 Terminates when employee turns 71
<b>Long Term Disability (LTD)</b> <i>Great-West Life, Policy 350400</i>	\$2,400 per month, non-taxable Elimination Period: 119 days 24 month "Own Occupation" Pre-existing condition exclusion: if medical care is obtained in the 90 days prior to the effective date, the condition is excluded for first 12 months All-source maximum – amount paid will not exceed 85% of pre-disability net earnings Terminates at 65

Benefit	Coverage
<b>Extended Health Care Plan</b> <i>Green Shield Canada</i>	Drug reimbursement as outlined below. All other covered health expenses - 100% reimbursement up to reasonable & customary amounts.
<b>Prescription Drugs</b>	80% for Provincial Formulary drugs 50% for All other eligible drugs Additional 20% for Express Scripts® Mail Order Dispensing Fee - \$6.50 per prescription  Mandatory generic pricing - If a generic equivalent drug is available, the plan will only pay for a brand-name drug if there is a medical reason that prevents you from taking the generic version; otherwise it will reimburse up to the cost of the generic.  Excluded: Vaccines, cannabis, non-injectable vitamins and minerals, drugs used for: anti-obesity, fertility, smoking cessation, erectile dysfunction
<b>Paramedical Practitioners</b>	Pay Direct Claims enabled Physiotherapist - \$50 per visit, \$600 per year Acupuncture, Homeopathy, Naturopathy - \$50 per visit, \$500 per year combined Psychologist, Clinical Counsellor, Social Worker - \$50 per visit, \$500 per year Others - \$50 per visit, \$500 per year per practitioner type: <ul style="list-style-type: none"> <li>▪ Audiologist</li> <li>▪ Chiropractor</li> <li>▪ Dietician</li> <li>▪ Massage Therapist</li> <li>▪ Orthotherapist</li> <li>▪ Osteopath</li> <li>▪ Physiotherapist</li> <li>▪ Podiatrist/Chiropodist</li> <li>▪ Speech Therapist</li> </ul> X-Rays - Chiropractor/Osteopath/ Podiatry - \$50 per year combined

Benefit	Coverage
Vision	Prescription glasses and contact lenses: \$200 every 2 years (\$200 every year if under 19) Additional \$500 per lifetime for medically necessary contact lenses. Eye exams: \$75 every 2 years (\$75 every year if under 19)
Emergency Travel Insurance	\$5,000,000 per incident Trip limit - 6 months 90-day Stability clause Referral services - \$50,000/year
Ambulance, including air ambulance	Covered
Dental accident	Covered on natural teeth or jaw from force or blow external to the mouth, and treatment received within 12 months of accident
Laboratory/Diagnostic tests	Covered for Quebec residents only, up to \$500 per year
Home Nursing	\$10,000 per year
Semi-private hospital room	Covered
Medical aids, supplies, equipment	Reasonable and Customary limits apply Conditions and proof of medical requirements apply Products with specific contractual limits: <ul style="list-style-type: none"> <li>▪ CPAP machines (including humidifier) - \$2,000 every 5 years</li> <li>▪ Foot Orthotics - \$200 every 2 years</li> <li>▪ Hearing Aids (includes charges for installation, repair, maintenance and batteries) - \$1,000 every 5 years</li> <li>▪ Orthopedic Shoes -\$400/year for footwear, modifications and repairs combined</li> <li>▪ Electric wheelchairs, scooters - \$4,000 per lifetime</li> <li>▪ Wigs -\$500 per lifetime</li> </ul>
<b>Dental Plan</b> <i>Green Shield Canada</i>	Fee Guide: Current General Practitioner fee guide in province of service. Additional 10% for specialist
Basic services	80%, up to \$2,500 per year, combined with Major <ul style="list-style-type: none"> <li>▪ Recall visits (recall exam, polishing, fluoride) - One every 6 months</li> <li>▪ Scaling and Root Planing (combined) - 12 units per year</li> <li>▪ Composite (tooth coloured) and amalgam (silver) fillings are covered on all teeth</li> </ul>



# CIBP Hour Bank Plan

## Standard Plan Summary

January 1, 2020

Benefit	Coverage
Major services	50%, up to \$2,500 per year, combined with Basic <ul style="list-style-type: none"> <li>▪ Crowns - One per tooth every 5 years</li> <li>▪ Bridges - One per tooth every 5 years (Repairs to Bridges are covered under Basic)</li> <li>▪ Implants - paid up to cost of 3-unit bridge</li> <li>▪ Lab Fees - 60% of professional fee</li> </ul>
Orthodontia (for children under 19)	50% to \$2,500 lifetime
<b>Employee and Family Assistance Program (EFAP)</b> <i>LifeWorks</i>	Included