

 Liberty™		Plan Design - All Regular Full Time Employees not in Class 2, 3 or 4 (Class 1)	
GENERAL		HEALTH	
Child Definition:	Under age 21, or under age 25 if full-time student	Drugs:	
Waiting Period:	None	Drug Card or Reimbursement:	Pay Direct Drug Card
Co-Habitation Requirement:	None	Definition:	Legally requiring a prescription, Mandatory Generic, with Specialty Drug PPN (BioScript)
Minimum Number of Hours:	24 hours per week	Deductible:	Equal to dispensing fee
EMPLOYEE BASIC LIFE		Dispensing Fee Maximum:	Nil
Schedule:	2 x Annual Earnings	Co-Insurance:	100%
Maximum:	\$300,000	Maximum:	Unlimited
Non-Evidence Maximum:	Evidence not required		
Waiver of Premium:	After 119 days	Fertility Drugs:	\$3,000 lifetime maximum per family
Reduction:	50% at age 65	Smoking Cessation Drugs:	\$500 lifetime maximum
Termination:	Age 71 or earlier retirement	Lifestyle Drugs:	No coverage
ACCIDENTAL DEATH & DISMEMBERMENT (CHUBB)		Vaccines:	\$100 per calendar year
Schedule:	2 x Annual Earnings	Hospital:	Nil Deductible, 100% coinsurance, Semi-Private
Maximum:	\$300,000	Healthcare:	
Waiver of Premium:	After 119 days	Deductible:	Nil
Reduction:	None	Co-insurance:	100%
Termination:	Age 70 or earlier retirement	Maximum:	Unlimited
DEPENDENT LIFE		Paramedicals:	Maximum of \$1250 per insured person per calendar year for all of the following services combined: Acupuncturist, Chiropractor, Dietician, Massage Therapist, Naturopath, Osteopath, Physiotherapist, Podiatrist/Chiropodist, Psychologist/ Social Worker/Clinical Counsellor and Speech Therapist
Spouse:	\$5,000		
Child:	\$2,500	Referral required:	No
Child Definition:	From Live Birth	Hearing Aids:	\$700 every 5 calendar years
Waiver of Premium:	After 119 days	Orthotics:	\$300 per calendar year
Termination:	Age 71 or earlier retirement	Orthopedic Shoes:	Included with Orthotics
SHORT TERM DISABILITY		In Home Nursing:	\$10,000 per calendar year
Schedule:	75% of Weekly Earnings (includes Maternity Leave Top-Up)	Vision (Glasses/Contacts/Laser Surgery):	Nil Deductible, 100%, maximum \$300 every 24 months
Maximum:	\$1,500	Eye Exams:	Nil Deductible, 100%, One exam every 24 months
Non-Evidence Maximum:	Evidence not required	Emergency Out of Canada:	Nil Deductible, 100%, 90 days, \$5,000,000 lifetime maximum to age 70; 60 days, \$1,000,000 lifetime for age 70-79; 30 days, \$1,000,000 lifetime for age 80+
Benefit Commencement:		Travel Cancellation Insurance:	No coverage
Accident:	8th Day	Survivor Benefits:	2 years (without premium payments)
Sickness:	8th Day	Termination:	At retirement
Hospital:	8th Day	FLEXIBLE SPENDING ACCOUNT	
Benefit Period:	17 Weeks	Amount per Employee/Dependents Combined:	\$150 Single / \$300 Family per calendar year
Tax Status:	Taxable	Benefit Type:	Balance Carry Forward
Termination:	Age 71 or earlier retirement	DENTAL	
LONG TERM DISABILITY		Deductible:	Nil
Schedule:	66.67% of the first \$3,000 of Monthly Earnings plus 50%	Coinsurance:	
Maximum:	\$10,000 per month	Basic:	90%
Non-Evidence Maximum:	\$8,700	Major Restorative:	50%
Benefit Commencement:	120th day	Orthodontics:	50% (treatment must start prior to age 19 to be eligible)
Benefit Period:	To age 65	Maximum:	
Pre-Existing Condition Clause:	90 days / 12 months	Basic:	\$2,200 per calendar year per person
CPP Offsets:	Primary	Major Restorative:	Combined with Basic
Disability Definition:	2 year Own Occupation	Orthodontics:	\$2,000 lifetime
Partial Disability:	Included during Own Occupation period	Scaling/Planing Units:	Maximum 12 units per calendar year combined
Cost of Living Adjustment:	N/A	Dental Recall:	6 months
Survivor Benefits:	Not included	Fee Guide:	Current General Practitioners and Specialist
Tax Status:	Non-taxable	Survivor Benefits:	2 years (without premium payments)
Termination:	Age 65 or earlier retirement	Termination:	At retirement
EMPLOYEE ASSISTANCE PROGRAM			
Services Provided By:	Telus Health		

In the event of a discrepancy between this and the Master Policy, the Master Policy will apply.