

 Liberty™		Plan Design - Contract Employees (Class 4)	
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:	20 hours per week	Deductible:	Equal to dispensing fee
Minimum Contract Period:	6 months	Dispensing Fee Maximum:	Nil
EMPLOYEE BASIC LIFE		Co-Insurance:	100%
Schedule:	Flat \$25,000	Maximum:	Unlimited
Waiver of Premium:	After 6 months	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
DENTAL		Vaccines:	\$100 per calendar year
Deductible:	Nil	Hospital:	Nil Deductible, 100% coinsurance, Semi-Private
Coinsurance:		Healthcare:	
Basic:	90%	Deductible:	Nil
Major Restorative:	50%	Co-insurance:	100%
Orthodontics:	50% (treatment must start prior to age 19 to be eligible)	Maximum:	Unlimited
Maximum:		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
Basic:	\$2,200 per calendar year per person		
Major Restorative:	Combined with Basic		
Orthodontics:	\$2,000 lifetime		
Scaling/Planing Units:	Maximum 12 units per calendar year combined		
Dental Recall:	6 months	Referral required:	No
Fee Guide:	Current General Practitioners and Specialist	Hearing Aids:	\$700 every 5 calendar years
Survivor Benefits:	2 years (without premium payments)	Orthotics:	\$300 per calendar year
Termination:	At retirement	Orthopedic Shoes:	Included with Orthotics
FLEXIBLE SPENDING ACCOUNT		In Home Nursing:	\$10,000 per calendar year
Amount per Employee/Dependents Combined:	\$150 Single / \$300 Family per calendar year	Vision (Glasses/Contacts/Laser Surgery):	Nil Deductible, 100%, maximum \$300 every 24 months
Benefit Type:	Balance Carry Forward	Eye Exams:	Nil Deductible, 100%, One exam every 24 months
EMPLOYEE ASSISTANCE PROGRAM		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,
Services Provided By:	Telus Health	Travel Cancellation Insurance:	No coverage
		Survivor Benefits:	2 years (without premium payments)
		Termination:	At retirement

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