



CAEAS-ECAB Benefits Plan Design Summary

The following provides a high-level overview of the CAEAS-ECAB benefits plan. More plan details will soon be provided in your plan booklet and benefits at a glance.

OVERALL BENEFITS PLAN	COVERAGE DETAILS
Funding	<ul style="list-style-type: none"> Health, dental, basic life and AD&D premiums are 95% paid by the employer and 5% paid by the member Optional benefits are member-paid (or subject to any applicable personal services contracts)
Eligibility	<ul style="list-style-type: none"> Mandatory health and dental, basic life and AD&D for permanent full-time employees Can opt out of health and dental with comparable coverage (e.g., under a spouse's plan)
Reimbursement	<ul style="list-style-type: none"> 100% of eligible claims, unless otherwise stated (subject to reasonable and customary limits)

BENEFIT	COVERAGE DETAILS
Prescription Drugs	
Prescription Formulary (including life-sustaining drugs, diabetic supplies and preventive vaccines)	<ul style="list-style-type: none"> 100% coverage of eligible drugs No deductible Includes life-sustaining drugs, diabetic supplies and preventive vaccines (except for over-the-counter (OTC) vaccines that are non-life sustaining) May be subject to prior authorization Pay-direct drug card available Mandatory generic substitution \$6 maximum dispensing fee Limit of 5 dispensing fees paid by the plan per chronic medication per year \$5,000 lifetime maximum for fertility drugs



Dental	
Reimbursement Guide	<ul style="list-style-type: none"> Based on current fee guide for province of treatment
Basic Services	<ul style="list-style-type: none"> 100% of checkups, x-rays, fillings, etc. No annual maximum Recall exams every 9 months for adults; every 6 months for children under age 19 10 units of basic/periodontal scaling (combined) per rolling 12 months
Major Restorative Services	<ul style="list-style-type: none"> 60% \$2,500 maximum per benefit year
Periodontics/Endodontics	<ul style="list-style-type: none"> 100% coverage of root canals and related services 100% coverage of scaling, root planing, gum treatments, etc.
Orthodontics	<ul style="list-style-type: none"> 50% coverage for adults and children \$3,000 lifetime maximum
Paramedical Services	
Chiroprapist/Podiatrist	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Naturopath	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Chiropractor	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Osteopath	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Psychologist & Social Worker	<ul style="list-style-type: none"> Maximum \$750 per benefit year (combined)
Registered Massage Therapist	<ul style="list-style-type: none"> Maximum \$500 per benefit year
Speech Therapist/Speech Language Pathologist	<ul style="list-style-type: none"> Maximum \$500 per benefit year combined with Audiologist
Physiotherapist	<ul style="list-style-type: none"> Maximum \$1,500 per benefit year combined with Occupational Therapist and Athletic Therapist
Vision Care	
Glasses and Contacts	<ul style="list-style-type: none"> Maximum \$450 per 24 months
Eye Exam	<ul style="list-style-type: none"> Maximum \$120 per 24 months
Medical Services and Supplies	
Orthotics	<ul style="list-style-type: none"> \$700 maximum per rolling 24 months, 1 pair limit
Orthopedic shoes	<ul style="list-style-type: none"> Combined with orthotics
Hearing Aids	<ul style="list-style-type: none"> \$1,000 per 60 months
Ambulance	<ul style="list-style-type: none"> Transport to nearest facility Includes air ambulance
Emergency Travel Medical	<ul style="list-style-type: none"> 100% coverage Up to 60 days per trip \$1 million per trip
Private Duty Nursing	<ul style="list-style-type: none"> \$25,000 per 36 months
Semi-private Hospital	<ul style="list-style-type: none"> Covered (the trust will pay the difference between semi-private and ward accommodation)

Life Insurance	
Basic Life (member only)	<ul style="list-style-type: none"> • 2x annual salary, up to \$1,000,000 combined maximum with Member Optional Life • No reduction at age 65 • Ends at retirement
Member Optional Life	<ul style="list-style-type: none"> • Member-paid, based on gender and age • Up to \$300,000, in units of \$10,000
Spousal Optional Life	<ul style="list-style-type: none"> • Member-paid, based on gender and age • Up to \$300,000, in units of \$10,000
Child Optional Life	<ul style="list-style-type: none"> • Member-paid • Up to \$25,000, in units of \$5,000
Critical Illness	
Member Optional Critical Illness	<ul style="list-style-type: none"> • Up to \$250,000, in units of \$10,000 • \$50,000 non-evidence maximum
Spousal Optional Critical Illness	<ul style="list-style-type: none"> • Up to \$250,000, in units of \$10,000 • \$50,000 non-evidence maximum
Accident (AD&D) Insurance	
Basic AD&D (member only)	<ul style="list-style-type: none"> • 2x annual salary, up to \$500,000 maximum • No reduction • Ends at retirement
Member Optional AD&D	<ul style="list-style-type: none"> • Member-paid • Up to \$250,000, in units of \$10,000

Notes:

- The benefit year starts September 1 and ends on August 31, except where otherwise indicated.
- Provincial coverage will be first payer where applicable.

