

## BENEFITS AT A GLANCE

Dental	Coverage
<p>Claims paid directly from the plan fund and administered by Green Shield Canada.</p>	<ul style="list-style-type: none"> <li>• 100% for preventive and routine services (such as exams, polishing, routine scaling, extractions, basic surgery);</li> <li>• 100% for minor restorative (such as stainless-steel crowns, fillings, gum surgery, root canal);</li> <li>• 100% prosthodontic services (such as dentures, bridges)</li> <li>• 50% for major restorative (such as inlays, onlays, crowns); and</li> <li>• 100% for orthodontics (such as braces).</li> <li>• \$1,500 maximum per covered person, per year for all dental services combined.</li> <li>• Payment of claims is based on the Ontario Dental Association's fee guide that was in place one year prior to current.</li> </ul>
Drug	
<p>Claims paid directly from the plan fund and administered by Green Shield Canada.</p>	<ul style="list-style-type: none"> <li>• <b>Mandatory generic drug substitution</b> Based on specific provincial health insurance plan regulations, where a generic equivalent drug exists, reimbursement will only be made up to the cost of the lowest priced equivalent drug. If a medical practitioner indicates a brand name drug is medically required due to a serious medical reaction to at least two generic equivalent drugs, GSC must be provided with a copy of the "Health Canada Vigilance Adverse Reaction Reporting Form" (that can be obtained from the Health Canada website) completed by the medical practitioner, to determine eligibility for payment of the cost of the prescribed drug</li> <li>• 100% for Level 1 formulary drugs (based on the Ontario government's drug formulary, and includes at least one drug for every medical condition);</li> <li>• 80% for Level 2 formulary drugs (any drug not included in Level 1 coverage); and</li> <li>• 80% for maintenance drugs (those you are required to take for a long period of time) not purchased through Alliance Pharmacy, regardless of Level 1 or Level 2 status.</li> <li>• You must pay all pharmacy dispensing fees.</li> <li>• Overall maximum of \$15,000 per year, per covered person for all health benefits, including drugs.</li> </ul>
Disability Income	
Short-Term Disability (STD)	
<p>Claims paid directly from the plan fund and administered by Sun Life Financial.</p>	<ul style="list-style-type: none"> <li>• Disability due to injury or illness not related to work;</li> <li>• Benefit is only payable if Employment Insurance (EI) is denied or has been exhausted;</li> <li>• Weekly benefit equivalent to Employment Insurance Maximum;</li> <li>• If you are disabled for less than a week, the daily benefit rate is \$90;</li> <li>• Waiting period for illness of 7 days;</li> <li>• No waiting period for injury;</li> <li>• Maximum disability period is 26 weeks; and</li> <li>• Benefit payments are taxable.</li> </ul>
Long-Term Disability (LTD)	
<p>Insured and administered by Sun Life Financial.</p>	<ul style="list-style-type: none"> <li>• Disability that extends beyond a period of 26 weeks of STD;</li> <li>• Maximum monthly benefit of \$2,400;</li> <li>• Maximum benefit period is the last day of the month in which you reach age 62; and</li> <li>• Benefit payments are taxable.</li> </ul>

Health	Coverage
<p>Claims paid directly from the plan fund and administered by Green Shield Canada.</p>	<ul style="list-style-type: none"> <li>• Eligible expenses not covered by OHIP are reimbursed at 100%. See page 22 for a detailed list of covered expenses and claim maximums.</li> <li>• Accidental dental;</li> <li>• Ambulance;</li> <li>• Convalescent hospital;</li> <li>• Diagnostic and outpatient services provided in a hospital;</li> <li>• Hearing aids (excludes costs for testing, repairs and batteries);</li> <li>• In-home care by a registered nurse, with Green Shield approval;</li> <li>• Medical aids and appliances authorized by a doctor;</li> <li>• Medical Alert bracelet, with Trustee approval;</li> <li>• Paramedical – acupuncturist, chiropractor, chiropractor, Christian Science practitioner, naturopath, osteopath, podiatrist if prescribed by a doctor. Massage Therapy does not require a Doctor referral; <ul style="list-style-type: none"> <li>} Massage therapist is covered for the plan member only, and must be performed by a registered massage therapist;</li> </ul> </li> <li>• Psychologist (initial and subsequent visits), up to a maximum of \$800 per calendar year. Effective March 1, 2021.</li> <li>• Physiotherapy, if prescribed by a doctor; and</li> <li>• Prosthetics, if authorized by a doctor.</li> <li>• Hospital Cash - \$50 per day, 120 Day maximum Active Members and their eligible dependents for hospital incidentals i.e. t.v., phone etc.</li> </ul>
<b>Health Care Spending Account (HCSA)</b>	
<p>Claims paid directly from your personal HCSA balance.</p>	<ul style="list-style-type: none"> <li>• Includes all expenses that qualify for medical expense tax credits under the Canada Revenue Agency (CRA) income tax guidelines.</li> <li>• For more information about eligible expenses, visit the CRA website at <a href="http://cra-arc.gc.ca">cra-arc.gc.ca</a></li> </ul>
<b>Life Insurance</b>	
<p>Insured and administered by Sun Life Financial.</p>	<ul style="list-style-type: none"> <li>• \$50,000 to your beneficiary (ies) or estate; \$10,000 for Local 666 retirees, unless you have accepted a one-time opt-in to Local 67's benefit.</li> <li>• Advance life insurance payment of up to 50% (\$25,000 or \$5,000 for Local 666 retirees) of your coverage available for terminal illness with less than two years to live. This amount will be deducted from final payment made to your beneficiary(ies) after your death.</li> <li>• Life insurance applies to your life only.</li> </ul>
<b>Supplemental Unemployment Benefits (SUB)</b>	
<p>Benefits paid directly from the plan fund and administered by Reliable Administrative Services.</p>	<ul style="list-style-type: none"> <li>• If unemployed because of illness or injury not related to work, shortage of work, or attendance at a trade school;</li> <li>• Pays you \$175 per week, for up to 10 weeks.</li> </ul>
<b>Travel Medical</b>	
<p>Insured and administered by Berkley Canada</p>	<ul style="list-style-type: none"> <li>• Reasonable expenses for services and supplies required because of a medical emergency while you or your family are travelling outside of your home province or territory.</li> <li>• Coverage is for a maximum of 90 days and up to \$2 million per person, per calendar year; 60 days for retirees; and non-retirees under age 70</li> <li>• Coverage terminates at age 85.</li> </ul>
<b>Vision</b>	
<p>Claims paid directly from the plan fund and administered by Green Shield Canada.</p>	<ul style="list-style-type: none"> <li>• Up to \$300 for single vision, bi-focal, tri-focal lenses, frames, safety glasses, contact lenses and eye examination: <ul style="list-style-type: none"> <li>} Once per calendar year (January to December) for active members;</li> <li>} Once every two calendar years for dependents, retirees and surviving family.</li> </ul> </li> </ul>