



**TECHNICAL SUPPORT GROUP
STAFF & CONTRACTORS
GROUP BENEFIT PLAN**

Arranged By: BLUE CROSS
Underwritten By: BLUE CROSS
Administered By: BLUE CROSS
Effective Date: December 1, 2007

MANDATORY BENEFITS

➤ **BASIC GROUP LIFE INSURANCE BENEFITS:**

For All Employees: \$100,000 flat amount

- Coverage reduces 50% at age 65 and terminates the earlier of retirement or age 70
- Maximum issue limit: \$100,000
- Non-evidence limit: \$50,000

➤ **ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT**

An amount equal to the amount of Basic Group Life Insurance: \$100,000

➤ **DEPENDENT LIFE INSURANCE BENEFIT**

Spouse: \$10,000

Each Dependent Child: \$5,000

➤ **DENTAL CARE BENEFITS**

Core Basic Dental Services* -Reimbursed at 80%
Recall Package -1 per 12 months (Adult)
-1 per 6 months (Child)

Periodontal Services* -Reimbursed at 80%
Extensive Services -Reimbursed at 50%

*Benefits limited to a combined maximum of \$2,500 for each participant per Policy Year

➤ **HEALTH BENEFITS**

Prescription Drug Benefits – Blue Flex

- Core Drugs – Included
- Direct Billing by Alberta Pharmacies for 80% of the charge
- Maximum of \$2,500 per participant per Policy Year
- Least Cost Alternative (LCA) drug pricing policy



Extended Health Benefits – Blue Flex

- Reimbursed at 100% unless otherwise indicated
- Core Health – included
- Complementary Health Option – Included (\$300)
- Enhanced Health Option – Included (\$300)

Out of Province Emergency Travel Plan

Benefits are provided as the result of an accident or unexpected illness which occurs within 30 days while traveling out of province of residence.

Vision Care Benefits

- Maximum - \$250/ 24 months / participant
- Reimbursed at 100%

➤ **LONG TERM DISABILITY BENEFIT**

Benefits are based on 66.67% of earnings up to a maximum benefit of \$4,000 per month. Benefits commence after an elimination period of 119 days in the event of accident or sickness, and are payable to age 65.

- Non-evidence limit: \$1,500
- Claim payments received are Non-Taxable
- Two year own occupation
- 6/12/24 pre-existing condition clause
- Direct offsets