

## CUPE BENEFITS

Group Health Benefits for **regular full time employees** will begin **three months after their hire date**. Benefits coverage for **regular part time employees** begin after **1,000 hours worked** in the same regular part time position.

Your Group Benefits include:

- Extended Health benefits
- Life Insurance
- Accidental Death and Dismemberment Insurance
- Short Term Disability
- Long Term Disability (term and project employees do not receive this)
- Emergency Travel Insurance

### COVERAGE TERMINATION

- Extended Health and Dental Coverage will end the date your employment ends, or if retiring, the end of the month following the month in which you retire.
- Life Insurance and Accidental Death & Dismemberment Coverage ends the date your employment ends, or at age 70, whichever is sooner.
- LTD Coverage ends at age 65, or the date your employment ends, whichever is sooner.

### COST TO MEMBERS FOR BENEFITS PER MONTH:

#### Extended Health Care

Single	\$29.57
Family	\$64.44

#### Dental

Single	\$ 9.98
Couple	\$20.99
Family	\$42.82

#### Basic Life

\$0.047

#### LTD

Employer rate: \$3.166

## EXTENDED HEALTH

Under the City's Extended Health Plan, there is a \$150 Deductible per calendar year, per individual or family. There is also a lifetime coverage limit of \$2,000,000 per person.

TYPE OF COVERAGE	COVERAGE LIMITS  (Rate limits may apply though not specified below.)	COVERAGE DETAILS
Prescriptions	100% eligible prescriptions	
Oral Contraceptives	\$200 maximum per family per calendar year. Unlimited otherwise	Prescribed for purpose of contraception
Vision: Eye Exam	\$100 every two calendar years	Exam provided by an ophthalmologist or licensed optometrist
Vision: Glasses/contact lenses/Laser eye surgery	\$400 every two calendar years	Prescription glasses or contact lenses
	\$375 every two calendar years	Combined with prescription glasses and elective contact lenses for Laser Eye Surgery/Laser Eye Correction Surgery
Dental: Levels I & II	80% Reimbursement of eligible expenses	Cleanings, check-ups, fillings (amalgam, composite, acrylic, or equivalent), extractions, root canal therapy and root canal fillings. Surgery and related anaesthesia. Inlays and onlays are covered under Level II
Dental: Levels III & IV	60% Reimbursement of eligible expenses	Crowns and repairs to crowns. Repairs to bridges or dentures. Rebase or relines of an existing partial or complete denture. Construction and insertion of bridges or standard dentures.
Dental: Level V	50% Reimbursement of eligible expenses with a lifetime maximum of \$3,000	Orthodontic examinations, orthodontic diagnostic services. Fixed or removable appliances like braces

	per person	
Licensed Speech Therapist	\$500 per person per calendar year <b>Rate Limits:</b> \$165/hour for initial visit, \$130/hour for subsequent visit	
Licensed Clinical Psychologist/Registered Clinical Counsellors	\$800 per person per calendar year <b>Rate Limit:</b> \$225/hour	
Licensed Acupuncturist	\$400 per person per calendar year <b>Rate Limit:</b> \$125 for initial visit, \$80 per subsequent visit	
Licensed Chiropractor	\$500 per person per calendar year (includes one x-ray per year) <b>Rate Limits:</b> \$91 for initial visit, \$60 per subsequent visit	
Licensed Physiotherapist	Unlimited <b>Rate Limits:</b> \$143/hour for initial visit, \$95/hour per subsequent visit	
Licensed Massage Therapist	Unlimited for employee, \$400 per calendar year for eligible dependents <b>Rate Limit:</b> \$120/hour	Referred by a Doctor
Licensed Naturopath	\$200 per person per calendar year <b>Rate Limits:</b> \$240 for initial visit, \$180 per subsequent	

	visit	
Licensed Podiatrist/Chiropracist	Unlimited (includes one x-ray per year)  <b>Rate Limits:</b> \$126 for initial visit, \$75 per subsequent visit	
Hearing Aids	Up to \$1200 per person over a period of 5 calendar years (includes repairs)	
Orthotics	Two pairs per person in a calendar year	Prescribed by Doctor

## LIFE INSURANCE – MANULIFE

In the event of your death, your beneficiaries will receive two times your annual base salary to a maximum of \$150,000.

## ACCIDENTAL DEATH & DISMEMBERMENT (ADD) INSURANCE - AIG

In the event of your accidental death, your beneficiaries will receive two times your annual base salary to a maximum of \$150,000. Other losses are also covered per the fee schedule.

## SHORT TERM DISABILITY

Your City of Surrey Sick Leave Plan (Short Term Disability Plan) is available when you are too ill to come to work. 1.33 days are accrued each month you work into your personal sick bank. You can also apply to the Union Sick Bank if you are still off and have run out of your own sick time. Service Canada also provides employment insurance benefits for approved sick leave for up to 15 weeks. You must provide acceptable medical documentation to receive the City's benefit.

## LONG TERM DISABILITY (LTD) – MANULIFE

Your LTD coverage begins 6 months after the date you first become continuously disabled, and it pays 60% of your monthly salary (maximum \$4,500) to age 65, the date you retire, or the date you are no longer disabled, whichever is sooner. You must provide acceptable medical documentation to receive this benefit.

## **EMERGENCY TRAVEL INSURANCE**

Whether you're travelling outside the province or to another country, your Emergency Travel Assistance is available through your City of Surrey Manulife Group Benefits plan. A medical emergency is defined as an acute illness or accidental injury that requires immediate, medically necessary treatment prescribed by a physician..