

Plan Changes

Effective August 1, 2024, you will also see the following changes to your benefits program including:

- **Basic Life/AD&D:**
 - Increased maximum from \$50,000 to \$500,000 subject to a non-evidence limit of \$400,000
 - Basic AD&D termination age increased from 70 to 80 to match Basic Life
- **Dependent Life:**
 - Increased benefit amount from \$5,000 Spouse/\$2,500 Child to \$10,000 Spouse/\$5,000 Child
 - Employee termination age increased from 70 to 80 to match Basic Life/AD&D
- **Hospital:**
 - Enhanced from semi-private to private room
- **Prescription Drugs:**
 - Change from \$7 per prescription dispensing fee maximum to dispensing fee deductible per prescription for all employees residing outside of Quebec. For information regarding dispensing fees and average fee by retail chain, please visit the portal.
 - Coverage for Smoking Cessation added to \$250/person/lifetime
 - Fertility drugs added to \$2,400/person/lifetime
- **Paramedical Practitioners:** revised coverage as follows:
 - Athletic Therapist/Acupuncturist/Physiotherapist - combined maximum of \$500/person/calendar year
 - Following practitioners to a combined maximum of \$700/person/calendar year:
 - Audiologist
 - Naturopath
 - Chiropodist
 - Osteopath
 - Chiropractor
 - Podiatrist
 - Dietician
 - Speech Therapist
 - Massage Therapist
- **Mental Health Practitioners:** Continued enhanced list of practitioners with an increased combined annual maximum of \$1,000/person/year. Eligible practitioners will include:
 - Clinical Counsellor
 - Marriage and Family Therapist
 - Psychoanalyst
 - Social Worker
 - Psychotherapist
 - Psychologist
- **Continuous Glucose Monitors:** maximum \$5,000/person/year
- **Vision:** Increased maximum from \$200/person/24 months to \$275/person/24 months
- **Eye Exams:**
 - Children - Increased frequency from one exam every 24 months to one exam every 12 months, reasonable and customary limits apply

- **Major Dental:**

- Dental Implants now eligible
- Missing tooth exclusion removed

- **Long Term Disability**

- With the changes effective August 1st, 2024, we were able to secure a lower rate increase of only 4.5%. The Long-Term Disability plan design is changing to provide enhanced coverage on earnings as follows:

	Current	Effective August 1st
Benefit Amount	66.7% of monthly basic earnings	66.7% of the first \$7,500 of monthly basic earnings, plus 44% of the remainder of monthly earnings
Monthly Maximum Benefit	\$5,000	\$13,000

- Your individual cost for Long Term Disability is impacted by the rate, your earnings and plan design. You will be able to see your new individual monthly cost on the Effortless Admin platform in July. The following are some examples of volume and premium based on different earnings levels:

Annual Earnings	Current		Effective August 1st			
	Monthly Benefit	Monthly Premium	Monthly Benefit	Difference from Current Volume	Monthly Premium	Difference from Current Premium
\$50,000	\$2,780	\$51.99	\$2,780	0.0%	\$54.32	4.5%
\$75,000	\$4,169	\$77.96	\$4,169	0.0%	\$81.46	4.5%
\$100,000	\$5,000	\$93.50	\$5,370	7.4%	\$104.93	12.2%
\$125,000	\$5,000	\$93.50	\$6,286	25.7%	\$122.83	31.4%
\$150,000	\$5,000	\$93.50	\$7,203	44.1%	\$140.75	50.5%

- **Voluntary Benefits Suite:** Opportunity to purchase voluntary benefits for yourself, spouse and/or dependent children for the following benefit coverage with guaranteed issues limits available:
 - Optional Life
 - Voluntary Accidental Death and Dismemberment (AD&D)
 - Voluntary Critical Illness including medical concierge/second opinion service with TELUS Health