

Plan Changes

Effective September 1, 2023, you will see the following changes to your benefits program:

- **Basic Life/AD&D:** Increased benefit amount from 1x to 2x annual earnings to an increased maximum from \$250,000 to \$500,000 subject to a non-evidence limit of \$400,000
- **Short Term Disability:**
 - Benefit amount changed to 66.7% of weekly earnings to an increased maximum from \$920 to \$1,000 weekly
 - Waiting period decreased from 7 to 3 days for illness and first day for accident, hospital and day surgery
- **Long Term Disability (LTD):**
 - Updated benefit schedule to 66.7% of the first \$4,650, 50% of the next \$3,500 and 44% of the remainder to an increased maximum of \$13,000 monthly
- **Critical Illness:**
 - Increased coverage from Basic AD&D to a full Critical Illness benefit of \$25,000
- **Health and Dental:** Annual deductibles removed
- **Hospital:** Enhanced from semi-private to private room
- **Prescription Drugs:**
 - Coverage for intrauterine devices (IUD) added
 - Coverage for Smoking Cessation added to \$300/person/lifetime
 - Fertility drugs added to \$2,500/person/lifetime
- **Paramedical Practitioners:**
 - Athletic Therapist added as a combined maximum with Physiotherapy to \$500/person/calendar year
 - Acupuncture added to a maximum of \$500/person/calendar year
 - Dietician and Audiologist added as a combined maximum to \$500/person/calendar year
 - Chiropodist added as a combined maximum with Podiatrist to \$500/person/calendar year
 - Added 1 x-ray per calendar year each for Chiropractor, Osteopath, Podiatrist/Chiropodist
- **Medical Supplies:**
 - Continuous Glucose Monitors/Supplies increased maximum from \$4,000 to \$5,000/person/year
 - Orthopaedic Shoes covered to a maximum of \$500/person/calendar year for stock item and custom made combined
- **Mental Health Practitioners:** Enhanced list of practitioners with an increased combined annual maximum of \$1,000/person/year. Eligible practitioners will include:

○ Clinical Counsellor	○ Social Worker
○ Marriage and Family Therapist	○ Psychotherapist
○ Psychoanalyst	○ Psychologist
- **Vision:**
 - Increased frequency from one exam every 24 months to one exam every 12 months for children
 - Increased Vision expense from \$200 to \$300 every 24 months

- **Basic Dental:**
 - Scaling combined with periodontal root planning increased from 6 units to 15 units/person/calendar year
- **Major Dental:**
 - Dental Implants now eligible
 - Missing tooth exclusion removed
- **Orthodontics:**
 - Adults now eligible
- **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