

Plan Changes



Effective November 1, 2024, you will see changes to your benefits program including:

- **Basic Life/AD&D:** Increased maximum from \$250,000 to \$500,000 subject to a non-evidence limit of \$400,000
- **Short Term Disability:** New – employee paid so that in the event of a claim, the benefit payment is non-taxable
 - 66.7% of weekly earnings to a maximum of \$1,000 per week up to 17 weeks
 - Waiting Period: 0 days for Accident/Hospital and 3 days for Illness
 - Terminates the earlier of retirement or age 70
- **Long Term Disability:** Increased maximum and non-evidence maximum to \$13,000 per month
- **Hospital:** Enhanced from semi-private to private room
- **Prescription Drugs:**
 - Coverage for Preventative Vaccines & Toxoids added
 - Implementing dispensing fee deductible per prescription. For information regarding dispensing fees and average fee by retail chain, please visit the portal.
- **Paramedical Practitioners:**
 - Chiroprapist/Podiatrist added as a combined maximum \$500/person/calendar year
 - Speech Therapist, Audiologist and Dietician added as a combined maximum \$500/person/calendar year
 - Athletic Therapist and Acupuncturist added as a combined maximum with Physiotherapy to \$500/person/calendar year
- **Mental Health Practitioners:** 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:** Increased maximum from \$4,000 to \$5,000/person/year
- **Vision and Eye Exams:**
 - Added coverage for prescription glasses/contact lenses/laser eye surgery to a maximum of \$200/person/24 months
 - Added coverage for Eye Exams - \$90 per one exam every 24 months per adult and \$90 per one exam every 12 months per child under age 18
- **Basic Dental:** Recall exam frequency changed from every 5 months to every 9 months
- **Major Dental:**
 - Dental Implants now eligible
 - Missing tooth exclusion removed
- **Orthodontics:** Added coverage for both Adults and Children at 50% up to \$1,500/person/lifetime
- **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