

# Plan Changes

Effective January 1, 2025, you will see changes to your benefits program including:

- **Basic Life/AD&D:** Increased maximum from \$100,000 to \$500,000 subject to a non-evidence limit of \$400,000
- **Dependent Life:** Increased from \$5,000 Spouse / \$2,500 Child to \$10,000 Spouse / \$5,000 Child
- **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 16 weeks
  - Waiting Period: 0 days for Accident/Hospital and 3 days for Illness
  - Terminates the earlier of retirement or age 70
- **Long Term Disability:** 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
- **Hospital:** Enhanced from semi-private to private room
- **Prescription Drugs:**
  - Coverage for intrauterine devices (IUD) added
- **Paramedical Practitioners:**
  - Massage Therapist removed \$50 per visit maximum; now subject to Reasonable and Customary limits
  - Naturopath removed 12 visit annual maximum and \$10 per visit maximum; now subject to Reasonable and Customary limits
  - Audiologist and Dietician added as a combined maximum \$500/person/calendar year
  - Athletic Therapist 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/person/60 months to \$5,000/person/year limited to 1 monitor every 5 years
- **Major Dental:**
  - Dental Implants now eligible
  - Missing tooth exclusion removed
- **Orthodontics:** Adults now eligible at 50% up to \$1,500/person/lifetime
- **Health Care Spending Account:**
  - You can now carry forward claims up to one year, i.e. into the next benefit year. If you had more expenses than your HCSA amount for the year, you can carry forward claims for reimbursement when your HCSA dollars refresh in the new year.
  - If you have any unused HCSA benefit dollars at the end of the benefit year, there is a 90-day claims run-off period which allows for any prior year's eligible expenses to be claimed against those dollars. Any unused amount remaining after this period will be forfeited.

- **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