

Plan Changes



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

- **Basic Life/AD&D:** Increased maximum from \$250,000 to \$500,000 subject to a non-evidence limit of \$400,000
- **Short Term Disability:**
 - Benefit amount increased from 60% to 66.7% of weekly earnings to an increased maximum from EI maximum to \$1,000 weekly up to a maximum benefit period of 26 weeks to align with LTD
- **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
 - LTD will begin after 26 weeks of disability; reduced from 52 weeks
 - Own occupation definition of disability increased from 12 months to 24 months; waiver of premium definitions aligned to match
- **Paramedical Practitioners:**
 - Athletic Therapist added as a combined maximum with Physiotherapy to \$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
- **Continuous Glucose Monitors/Supplies:** Increased maximum from \$4,000 to \$5,000/person/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
- **Eye Exams:**
 - Adults - Increased maximum from \$50 to \$90 per one exam every 24 months
 - Children - Increased maximum and frequency from \$50 per one exam every 24 months to \$90 per one exam every 12 months
- **Major Dental:**
 - Dental Implants now eligible
- **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