

# Plan Changes

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

- **Dependent Life:** Increased benefit amount from \$5,000 Spouse/\$2,500 Child to \$10,000 Spouse/\$5,000 Child
- **Accidental Death & Dismemberment (AD&D):** Termination age increased to 75 to align with Basic Life
- **Hospital:**
  - Increased co-insurance from 80% to 100%
  - Enhanced from semi-private to private room
- **Ambulance:**
  - Increased co-insurance from 80% to 100%
- **Prescription Drugs:**
  - Coverage for Preventative Vaccines & Toxoids added
- **Paramedical Practitioners:**
  - Athletic Therapist added as a combined maximum with Physiotherapy
  - Dietician and Audiologist added as a combined maximum
- **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:** Added coverage up to \$5,000/person/year
- **Eye Exams:**
  - Adults - Increased maximum to \$90 per one exam every 24 months
  - Children - Increased maximum and frequency from to \$90 per one exam every 12 months
- **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