

# Benefits-at-a-Glance

## Clinical Fellows

### Highlights of your Plan

- \* Comprehensive health and dental coverage
- \* Employer paid life insurance
- \* Supplementary Health and Dental benefits may be coordinated with spousal or other employer group plans for up to 100% coverage

### Your Group Benefits

- \* Supplementary Health
- \* Out of Province/Country Emergency Health
- \* Dental
- \* Life Insurance

### Supplementary Health

Premiums are 75% paid by Alberta Health Services; includes Out of Province/Country Emergency Health coverage.

**Prescription Drugs:** 80% Least Cost Alternative coverage of pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List.

**Hospital Services:** Semi-private room in a public general active treatment hospital in Canada; auxiliary care

**Other Health Services:** Coverage includes ambulance; accidental dental; ancillary services; blood testing monitor; custom fitted braces; foot orthotics; home nursing care; hearing aids; ileostomy and colostomy supplies; medical aids; medical durable equipment; mastectomy prosthesis; orthopedic shoes; oxygen and supplies; prosthetic appliances; psychology services; hospital beds and wheelchairs; stump socks; surgical stockings; some specified maximums

### Paramedical practitioners:

Chiropractor, Physiotherapist, Osteopath; Podiatrist/Chiropodist, Speech Language Pathologist to specified maximums

### Out of Province/Country Emergency Health

30 days per trip coverage; maximum benefit \$2,000,000 per covered person per incident; 100% of reasonable and customary expenses for most emergency treatment, includes repatriation and travel assistance



### Life Insurance

Basic Life Insurance in the amount of \$2,500 is provided, to be paid to your named beneficiary in the event of your death. The plan is 100% paid by Alberta Health Services.

## Dental

Premiums are 75% paid by Alberta Health Services

### Basic Services

Coverage is 80%, maximum \$2,500 per person each benefit year combined with Extensive services

Coverage includes:

- \* Recall exams
- \* Polishing
- \* Bite-wing x-rays
- \* Fluoride treatments for dependent children
- \* Preventative and restorative services
- \* Surgical procedures
- \* Endodontic and periodontic services
- \* Denture services

### Extensive Dental Services

Coverage is 50%, maximum \$2,500 per person each benefit year combined with Basic coverage

Coverage includes:

- \* Crowns
- \* Bridges
- \* Veneers
- \* Posts and cores
- \* Inlays and onlays

### Orthodontic Services

Coverage is 50%, lifetime maximum \$2,500 per person under age 21

Coverage includes:

- \* Orthodontic examinations
- \* Consultations
- \* Interceptive, Interventive and Preventative services
- \* Cephalograms
- \* Facial and intraoral photographs
- \* Diagnostic models
- \* Functional appliance therapy
- \* Formal banding therapy
- \* Habit breaking appliances.

## Voluntary Group RRSP and/or TFSA

If you wish, you may choose to deposit a percentage of your salary into an RRSP and/or TFSA account through payroll deduction.

This plan is 100% employee paid and participation is optional.

A tax receipt is provided.

You may invest in a choice of funds.

There are no employer matching contributions in this plan.

## Enrolment in the Plan

Your life insurance coverage is effective on the date you are eligible for benefits.

Your Supplementary Health, Out of Province/ Country Emergency Health and Dental coverage commences on the first of the month following the date you become benefits eligible provided you are actively at work.

To qualify for enrolment, you must have regular full time or part-time status and be regularly scheduled to work at least 15 hours per week averaged over one shift cycle. Temporary employees regularly scheduled to work at least 15 hour per week averaged over one shift cycle for a minimum of 6 months are eligible for the benefit plan.

You must permanently reside in Canada.

**Note:** *Participation in Basic Life is mandatory. Participation in Supplementary Health and Dental is mandatory unless you provide proof of coverage under a spouse or other employer plan.*

*Employees with eligible dependents must enroll in Family coverage.*

This is a quick reference guide to the Alberta Health Services Benefit Plan for Clinical Fellows. If there is a question of interpretation between this summary and the official plan documents, the terms of the formal policies and official plan documents shall prevail.