

# Benefits-at-a-Glance

## UNA Registered Nurses



### Highlights of your Plan

- \* Core benefits and optional plans
- \* Supplementary Health and Dental benefits may be coordinated with spousal or other employer groups plans for up to 100% coverage
- \* Eligible voluntary RRSP contributions employer matched

### Your Group Benefits

- \* Supplementary Health
- \* Vision Care
- \* Out of Province/Country Emergency Health
- \* Dental
- \* Life Insurance
- \* Accidental Death and Dismemberment (AD&D)
- \* Short Term Disability
- \* Long Term Disability
- \* Group Savings & Pension Plan

### Supplementary Health

Premiums are 75% employer paid. Coverage maximum overall is \$2,000,000 excluding Out of Province/Country Emergency Health.

**Prescription Drugs:** Unless otherwise specified, 80% Least Cost Alternative coverage of pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List and other drugs and vaccines as specified

**Hospital:** Private or semi-private room in a public general active treatment hospital in Canada; auxiliary care

**Other Health Services:** Coverage includes ambulance; accidental dental; ancillary services; braces; insulin pump; blood testing monitor; diabetic supplies; eye examinations; foot orthotics; hearing aids; home nursing care; ileostomy, colostomy, urinary catheters and supplies; mastectomy prosthesis and wigs; medical aids; hospital beds; wheelchairs; walkers; respiratory equipment; orthopedic shoes; oxygen and equipment; prosthetics; stump socks; surgical stockings; compression arm sleeves; joint injectable materials; some specified maximums

**Paramedical practitioners:** Chiropractor, Massage Therapist, Physiotherapist/ Occupational Therapist, Speech Therapist; Osteopath; Podiatrist/Chiropodist; Psychology services to specified maximums

### Vision Care

Up to \$600 per 2 calendar years for glasses, contact lenses and/or laser eye surgery

### Out of Province/Country Emergency Health

Unlimited 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

### Dental

Premiums are 75% employer paid.

**Basic Services** — Unless otherwise specified, coverage is 80%, no maximum; covers recall exams, bite-wing x-rays, polishing, surgical procedures, preventative and restorative services, endodontic and periodontic services, up to 18 units scaling and root planing; denture services

**Extensive Dental Services** — Coverage is 50%, maximum \$3,000 per person per year; covers crowns, inlays and onlays; bridges and repairs; gold restorations; partial and complete dentures; denture repairs; implants and appliances (Bruxism, TMJ)

**Orthodontic Services** — Coverage is 50%, maximum \$3,000 per person per lifetime; includes adult orthodontia; orthodontic exams, facial/intraoral photographs, cephalograms, diagnostic models, consultation and case presentation; habit breaking appliances; comprehensive orthodontic treatment including formal banding treatment and functional appliance therapy.

### Life Insurance

You may be covered for a maximum of \$500,000 for Basic Life combined with Additional Basic Life. Premiums are paid by payroll deduction.

**Basic Life:** 1X basic annual salary unless otherwise specified. 75% employer paid.

**Additional Basic Life:** 1X basic annual salary. 75% employer paid optional coverage. Evidence of Insurability not required at initial enrolment but required thereafter. If Additional Basic Life is selected, Additional Basic AD&D must be selected as well.

**Optional Employee Life:** 100% employee paid optional coverage purchased in units of \$10,000, maximum \$250,000. Up to \$20,000 of employee coverage is evidence free on initial enrolment. Coverage maximum age is 70.

**Optional Spousal and Child Life:** 100% employee paid optional coverage; spouse \$10,000 units to a maximum of \$250,000; each eligible child \$5,000 units to a maximum of \$25,000. Coverage to employee or spouse age 70.

**Dependent Life:** 100% employee paid optional coverage; spouse \$25,000; each eligible child \$10,000.

### Accidental Death & Dismemberment (AD&D)

You may be covered for a maximum of \$500,000 for Basic AD&D and Additional Basic AD&D combined. Premiums are paid by payroll deduction.

**Basic AD&D:** 1X basic annual salary unless otherwise specified. 75% employer paid.

**Additional Basic AD&D:** 1X basic annual salary. 75% employer paid optional coverage. Additional Basic AD&D is mandatory if Additional Basic Life is selected.

**Optional AD&D:** 100% employee paid optional coverage purchased in units of \$25,000, maximum \$500,000 for yourself. If you select the family plan, your spouse may be insured at 50% of your coverage and each child is insured at 25% of your coverage.

### Disability Coverage

**Sick Leave:** Your 100% employer paid sick bank accrues at 1.5 days per month to a maximum of 120 days. Sick Leave is prorated based on your FTE.

**Short Term Disability:** This 75% employer paid plan will provide you with 66.67% of your regular salary for non-occupational illness or injury, payable after the expiration of sick leave, for a maximum of 24 weeks from the date of disability. This benefit is taxable when received.

**Long Term Disability:** This 75% employer paid plan will provide you with 66.67% of your regular salary for non-occupational illness or injury, payable after 24 weeks of disability. This benefit is taxable when received to maximum age 65. LTD benefits continue after 24 months only if you are totally disabled.

### Enrolment in the Benefit Plan

Coverage for Life, AD&D, STD and LTD is effective on the date of hire or, if later, date of eligibility, provided you are actively at work. Coverage for Supplementary Health, Out of Province/Country Emergency Health, Vision Care and Dental commences on the first day of the month following date of hire or, if later, date of eligibility, provided you are actively at work.

**Eligibility:** To be eligible for coverage you must be a regular full time or part-time employee, or a temporary employee occupying a position of minimum 6 months' duration, and you must work on average at least 15 hours per week on a regularly scheduled basis. Part-time employees whose regularly scheduled hours of work are fewer than 15 per week averaged over one complete cycle of the shift schedule and temporary employees hired into a position of less than 6 months are eligible to participate in the Supplementary Health and Dental plans only. You must permanently reside in Canada.

*Participation in Basic Life, Basic AD&D, STD and LTD 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.*

### Local Authorities Pension Plan (LAPP)

LAPP provides a pension based on your salary, service and age. The cost of the plan is shared between you and AHS. For more information visit [www.lapp.ca](http://www.lapp.ca) and click on the Member page.

If you are in one or more regular positions, participation is based on all of your positions and is:

**Mandatory** when you are regularly scheduled to work an average of 30 hours per week or more over a complete shift cycle, with no foreseen end to employment.

**Optional** when you are regularly scheduled to work an average of 14 hours per week but less than an average of 30 hours per week over a complete shift cycle, with no foreseen end to employment or; in a temporary position with a predetermined end date of six months or greater and regularly scheduled to work an average of 30 hours per week or more over a complete shift cycle. You may enroll anytime after becoming eligible. Once enrolled, unless you become ineligible, you must remain enrolled in the pension plan.

### Group Savings Plan (RRSP/TFSA)

**Employer Match (2%):** If you elect to contribute to an RRSP or TFSA and you are a regular employee AHS will match up to 2% in one of the plans (not both). You may invest in a choice of funds.

You must enroll in the plans for contributions to begin.

**Voluntary Contributions:** if you wish to contribute to an RRSP or TFSA and are already receiving the employer 2% match with the other plan, you will need to make arrangements for personal contributions directly from you to Manulife.