

# Benefits at-a-glance

Banff Centre  
Group 79321, section 2  
Permanent Support Employees

This is a summary of your Alberta Blue Cross group benefits including those benefits you may have opted out of. For a more detailed explanation of your coverage, please refer to your benefits booklet.

## Life insurance

<b>*Basic life</b>	One times annual earnings to a maximum of \$500,000
<b>*AD&amp;D</b>	Equal to amount of life insurance
<b>*Optional life and optional AD&amp;D</b>	Contact your plan administrator for more coverage details
<b>*Optional dependent life</b>	Contact your plan administrator for more coverage details

## Disability insurance

<b>*Long term disability</b>	60% of the first \$2,500 and 40% the remainder of monthly earnings to a maximum of \$10,000 per month <i>*May be subject to medical evidence. Please see your benefits booklet for more details.</i>
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## Prescription drugs

80% coverage, direct bill, least cost alternative  
Cortisone shots – please contact Payroll before shot is administered

## Extended health

80% coverage, \$25 deductible under Single or Family Coverage to a combined maximum of \$50 under Family Coverage, deductible combined with Hospital, Extended Health and Vision Care Benefits

		<b>**Covered practitioners</b>	<b>Per benefit year</b>
<b>Ambulance services</b>	Up to the maximum as outlined in the schedule of ambulance fees		
<b>Diabetic Supplies</b>	Please contact Payroll for details	Audiologist	\$500
<b>**Eye examinations</b>	One eye exam in a 12-month period between 19 and 64 years of age to a maximum of \$65	Chiropractor	\$500
<b>Foot orthotics</b>	\$300 per benefit year	***Massage Therapist	\$500
<b>Hearing aids</b>	\$2,000 per ear in a 4-year period	Naturopath	\$500
<b>Home nursing care</b>	\$15,000 per benefit year	Osteopath	\$500
<b>Medical aids</b>	Refer to your benefits booklet for details	Physiotherapist/ Occupational Therapist/ Athletic Therapist	\$750
<b>Medical equipment</b>	Refer to your benefits booklet for details	Podiatrist/Chiropodist	\$500
<b>Orthopaedic shoes</b>	\$250 per benefit year	Psychologist/ Master of Social Work Speech Language Pathologist	\$500

*\*\*Per visit maximums apply. \*\*\*Physicians written order required and massage required by licensed RMT with 2200 hours*

## Dental benefits

<b>Basic</b>	80% coverage up to \$2,000 per participant per benefit year (combined with extensive benefits)
<b>Extensive</b>	75% coverage up to \$2,000 per participant per benefit year (combined with basic benefits)
<b>Orthodontic</b>	50% coverage up to \$3,000 lifetime maximum per dependent child

## Additional benefit(s)

<b>Out of province/country emergency travel</b>	100% coverage, 60-days maximum duration per trip Please refer to your benefits booklet for limitations and exclusions
<b>Vision waiting period of 2 years from exact date of permanent or temporary employment</b>	100% coverage up to a maximum of \$400 every 24 months \$25 deductible under Single or Family Coverage to a combined maximum of \$50 under Family Coverage, deductible combined with Hospital, Extended Health and Vision Care Benefits

This benefit summary is a guide and not intended to be a complete outline of your benefits. For a more detailed outline of your benefits, please sign in to the Alberta Blue Cross member web site through [www.ab.bluecross.ca](http://www.ab.bluecross.ca) to refer to your benefits booklet. In the event of a discrepancy between this benefit summary and the group contract, the group contract shall be considered correct.