Canadian Benefits CONSULTING GROUP

# CUPE 4207

## EXTENDED HEALTH

- 100% coverage with no deductible
- Paramedical services: **$300/academic year prorated for 1 semester ($100, for BD 101, 103 & 105; $200 for BD 102 & 104) for each practitioner (psychologist*, chiropractor, naturopath, podiatrist/chiropodist, osteopath, massage therapy**, physiotherapist, speech-language pathologist**). Each service reimbursed to a maximum "reasonable and customary" charge per insurer guidelines.

**$800/academic year for psychologist if full academic year coverage selected*
***medical referral required*

## OTHER ELIGIBLE MEDICAL EXPENSES (must be medically necessary):

Ambulance- $5,000/year
Private Nurse out of hospital* -$10,000/year
Dental work related to an accident - $5,000/
Oxygen & rental equipment for administering*
Diagnostic laboratory and X-rays- $500/year
Dextrometer/glucometer* - $200/36 months
Breast prosthesis following mastectomy*- $150/24 months & Bras for same- 2/year
Convalescent hospital-$40/day up to 120 day max,
Rageant (urine test) strips, syringes and needles
Colostomy, ileostomy & urostomy supplies

**need medical referral and/or lab invoice*

Pressure garments for burns*- $500/year
Compression Stockings*- 2 pairs/year
Artificial eye or limbs*- 1 per eye or limb lifetime
Rental/purchase/repair of non-motorized wheelchair, hospital bed, ventilator and crutches*- $5,000 lifetime
Custom orthopaedic shoes, orthotics or arch supports* - $400/year
Hearing aids - $500/36 months
CPAP machine (sleep apnea)*- $1,500 lifetime
Wigs*- $400 lifetime

**need medical referral and/or lab invoice*

## VISION CARE

- One eye exam/24 months; once first vision purchase is made the 24 months starts from that date
- $200/24 months for eye glasses, contacts, or eye laser surgery

## TRAVEL

- Medical emergency coverage following an illness or accident while travelling
- 100% of eligible expenses, up to lifetime max of $5,000,000; 90-day limit from your date of departure

## DRUGS

- 90% Direct payment drug plan**, dispensing fee is considered as a deductible**, $10,000/year, prorated for 1 or 2 semesters ($3,333 for BD 101, 103 & 105; $6,667 for BD 102 & 104)
- Mandatory Generic drugs with speciality drug program list (high cost drugs are only approved if person has tried and failed other generic drugs)

## DENTAL

- 100% **basic dental** coverage based on current General Practitioners Fee Guide for member's province of residence, $1,000/year maximum prorated for 1 or 2 semesters, ($333 for BD 101, 103 & 105; $667 for BD 102 & 104)
- Eligible services include:
  Diagnostic – visits, examinations, diagnoses, consultations & required x-rays
  Preventative – polishing & scaling every 12 months.
  Oral surgery – extractions, excisions or incisions
  Minor Restorations – amalgam based restoration (fillings)
  Endodontics - root canal & pulpotomy
  Periodontics – gingivectomy & root planing up to 2 units per year
  Prosthesis repairs – denture reline, base and repair

*This Overview is not meant to replace the Benefits Booklet. Plan Members are encouraged to consult the Benefits Booklet online.*