

UNBC Group Benefits Plan

For Academic Services and Affiliate Regular Employees

Benefits at a Glance

Further details about your benefits, including eligibility requirements, can be found in your UNBC benefits booklet, available online at www.mysunlife.ca.

EXTENDED HEALTH	
Prescription Drugs / Pay-Direct-Drug Card	80% per benefit year (Deductible: \$25 per individual/\$50 per family)
Licensed Paramedical Services (Acupuncturist, Audiologist, Psychologist, Social Worker, Clinical Counsellor, etc.) Extensive list available through www.mysunlife.ca , under Coverage Information.	80% up to \$500, per practitioner, per benefit year
Licensed Paramedical Services (Chiropractor, Chiropractor, Naturopath/Homeopath, Physiotherapy, and Massage Therapist)	\$10 per visit maximum for the first 12 visits per benefit year. No per visit maximum after the first 12 visits per benefit year. 80% up to \$500 per practitioner, per benefit year.
Licensed Provider of Orthopaedic Shoes	80%, \$250 for 1 pair per benefit year
Licensed Provider of Orthotics	80%, \$300 for 1 pair per benefit year
Semi-private Hospital	80%
Private Duty Nursing	80% up to \$10,000 per benefit year
Services and Supplies (crutches, canes, casts, rental of hospital beds, wheelchairs, ambulance services, etc.)	80%
Hearing Aids	\$400 every 5 benefit years
Vision (Glasses, contact lenses, corrective eye surgery)	100% reimbursement up to a maximum of \$500/24 months from date of use for persons 19 years and older. \$500/12 months from date of use for persons under age 19.
Licensed Ophthalmologist/ Optometrist	Eye Exams – 80% to a maximum of \$65 every 24 months from date of use.
Emergency Out-of-Province/Country & Travel Assistance	100% (Maximum of 60 days per trip, up to a maximum of \$5,000,000 per event)

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DENTAL CARE

Check-Up Frequency	Once every 6 months
Complete Exam Frequency	Once every 24 months
Preventive and periodontal scaling	1 time unit = 15 minutes 2 time units per year for a child under age 13 10 time units per year for any other person
Maximum	\$1,500 per calendar year Basic Services, Preventative Services, Major Services combined 100% up to \$1,500 (Major – with assessment of pre-treatment estimate)
Orthodontics	65% up to maximum of \$3,000 per dependent children only, provided treatment commences prior to reaching age 19, with assessment of pre-treatment estimate
Dental Fee Guide	Current Fee Guide in the province of Treatment

Preventive Services include procedures typically performed at a dental check-up, such as oral exams, cleanings and x-rays.

Basic Services include fillings, extractions, root canal treatment, periodontal treatment and minor surgical procedures.

Major Services include procedures such as crowns, dentures, bridgework and major surgical procedures.

Orthodontic Services include orthodontic examinations such as diagnostic services, and fixed or removable appliances (e.g. braces).

LONG TERM DISABILITY

Coverage	66.67% of the first \$2,500 of monthly earnings, plus 50% of the next \$3,000 of monthly earnings, plus 35% of the excess (if applicable)
Maximum Monthly Benefit	\$8,000

EMPLOYEE BASIC LIFE

Coverage	2x annual basic earnings (rounded to the next higher \$1,000 if not already a multiple thereof)
Maximum Amount	\$500,000

EMPLOYEE / SPOUSAL OPTIONAL LIFE

Coverage	Units of \$10,000
Maximum Amount	\$500,000

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EMPLOYEE / SPOUSAL OPTIONAL CRITICAL ILLNESS

Coverage Units of \$10,000 from a minimum of \$20,000

Maximum Amount	\$200,000
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CHILD OPTIONAL CRITICAL ILLNESS

Coverage Units of \$5,000

Maximum Amount	\$20,000
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EMPLOYEE BASIC ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) - Coverage provided by Chubb

Coverage 2x annual basic earnings
(rounded to the next higher \$1,000 if not already a multiple thereof)

Maximum Amount	\$500,000
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EMPLOYEE/FAMILY OPTIONAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) - Coverage provided by Chubb

Coverage Units of \$10,000

Maximum Amount	\$300,000
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EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

Coverage provided by Homewood Health Counselling, Coaching and Support

BC MEDICAL SERVICES PLAN (MSP)

Provincial medical services plan provided by the BC government

Life's brighter under the sun