



## Benefits-at-a-Glance

### Life Insurance

- Benefit Amount: \$75,000
- Benefit Reduction: Reduces by 50% at age 65
- Termination Age: 70

### Critical Illness

- Benefit Amount: \$10,000
- Termination Age: 70 or earlier retirement

### Dental

- Basic Services: 80%
- Major Services: 50%
- Orthodontia: 50%, Lifetime Maximum \$2,000; Dependent Children under 19 Only
- Recall Exams: 6 months, Adult and Children
- Termination Age: Retirement

### Other

- Employee and Family Assistance Program
- Second Medical Opinion

### Extended Health

- Annual Deductible: \$0
- Reimbursement (for prescription drugs and all other eligible expenses): 80% up to \$1,000 in paid claims in a calendar year then 100% thereafter
- Drug Type: BC PharmaCare Tie-In Formulary
- Allergy Serums: Covered
- Vision Care: \$250 per 24 months
- Eye Exams: 1 eye exam per 24 months for adults, 12 months for dependent children at R&C levels
- Paramedical Services
  - Acupuncture: \$500 per calendar year
  - Audiologist: \$500 per calendar year
  - Chiropractor: \$500 per calendar year
  - Dietician: \$500 per calendar year
  - Massage Therapy: \$500 per calendar year
  - Naturopath: \$500 per calendar year
  - Occupational Therapist: \$500 per calendar year
  - Osteopath: \$500 per calendar year
  - Physiotherapy: \$500 per calendar year
  - Podiatrist: \$500 per calendar year
  - Psychologist/Registered Clinical Counsellor: \$1,000 per calendar year
  - Speech Therapist: \$500 per calendar year
- Hearing Aids: \$500 per 36 months
- Hospitalization: Semi-Private
- Hospital and Out of Country Emergency: 100%
- Out of Country Referral: 100% up to \$10,000 per year
- Termination Age: Retirement

*\*Extended health expenses may be subject to Reasonable and Customary (R&C) limits. Visit [PBC R&C Limits](#) for more information.*

### Eligibility for Short Term Disability and Long Term Disability is determined by the annual income amount reported

#### Short Term Disability

- Benefit Formula: 66.67% of Monthly Salary
- Weekly Maximum: \$1,400
- Maximum Benefit Period: 15 weeks
- Elimination Period: 14 days
- Definition of Disability: Own Occupation
- Tax Status: Taxable
- Termination Age: 65 or earlier retirement

#### Long Term Disability

- Benefit Formula: 66.67% of Monthly Salary
- Monthly Maximum: \$6,000
- Maximum Benefit Period: up to age 65
- Elimination Period: 119 days for Accident, Hospitalization, Sickness
- Definition of Disability: 2-year Own Occupation; Any Occupation thereafter
- All Source Maximum: 85% of pre-disability earnings
- Tax Status: Non-Taxable
- Termination Age: 65 or earlier retirement

*This **Benefits-at-a-Glance** is intended as a summary only.*

For more information, refer to your Benefits Booklet or Pacific Blue Cross Member Profile at

<https://service.pac.bluecross.ca/member/login/>