

## UNBC Group Benefits Plan

### Faculty Assoc. Employees (working beyond the TRD)

#### 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](http://www.mysunlife.ca).

<b>EXTENDED HEALTH</b>	
Deductible	\$25 per individual / \$50 per family (prescription drugs)
Prescription Drugs	80%
Licensed Paramedical Practitioners (physiotherapist, massage therapist, chiropractor, naturopath, homeopath (combined with naturopath), and podiatrist or chiroprapist)	80% up to \$500 per practitioner, per benefit year (\$10/visit for the first 12 visits/benefit year. No per visit maximum after the first 12 visits/benefit year)
Licensed Paramedical Practitioners (psychologist (includes social worker and clinical counsellor visit), osteopath, acupuncturist, speech therapist and audiologist)	80%, up to \$500 per practitioner, per benefit year
Licensed Provider of Orthopaedic Shoes	80%, max \$250 for 1 pair per benefit year
Licensed Provider of Orthotics	80% max \$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 (for glasses and contact lenses)	<ul style="list-style-type: none"> <li>• 100% reimbursement up to a max of \$500/24 months from date of use for persons 19 and over</li> <li>• 100% reimbursement up to a max of \$500/12 months from date of use for persons under age 19</li> </ul>
Licensed Ophthalmologist/ Optometrist	Eye Exams – 80% for 1 exam every 24 months, to a maximum of \$65
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

Deductible	None
Check-Up Frequency	Once every 6 months
Complete Exam Frequency	Once every 24 months
Preventive and periodontal scaling	Total of 2 time units per year for a child under age 13 or 10 time units per year for any other person (1 time unit = 15 minutes)
Preventive Services	100%
Basic Services	100%
Major Services	100% with assessment of pre-treatment estimate
Maximum	\$1,500 per calendar year
Orthodontics	For dependent children only, provided treatment commences prior to reaching age 19 - 65% (up to a lifetime maximum of \$3,000 per covered person) 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).

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#### 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 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

#### EMPLOYEE AND FAMILY ASSISTANCE PROGRAM (EFAP)

Coverage provided by Homewood Health Counselling, Coaching and Support

**Life's brighter under the sun**

Group Benefits are offered by Sun Life Assurance Company of Canada, a member of the Sun Life Financial group of companies. PDF-7112 E 02-22 chb-rn