

Group Insurance Plan Comparison

Coverage	Full Time Employees Sun Life 192207 A & B and Blue Cross 75044 A & B	Bi-vocational & Admin Employees Sun Life 192207 C and Blue Cross 75044 C
Extended Health & Dental Provided by Sun Life Financial	Eligibility: at least 30 hours a week Reimbursement	Eligibility: at least 20 hours a week Reimbursement
Prescription Drugs	80% generic pricing (\$3000 per year)	80% generic pricing (\$1,000 per year)
*Colostomy supplies	80% prescribed by doctor	80% prescribed by doctor
Hospital Benefits/Accom.	100% private and semi-private rooms	100% Private and semi-private rooms
Convalescent Hospital	100% private and semi-private rooms, up to \$20/day for a maximum of 180 days	100% private and semi-private rooms, up to \$20/day for a maximum of 180 days
Medical Services & Equip.		
Accidental Dental	As per fee guide within 12 months of accident	As per fee guide within 12 months of accident
Ambulance	100%	100%
*Home Nursing	\$15,000 per person per benefit year	\$15,000 per person per benefit year
*Hospital Beds	100%	100%
*Wheelchairs (manual)	100%	100%
*Mastectomy Prosthesis	\$200 per person per 2 years	\$200 per person per benefit year
*Prosthetics	Artificial limbs and eyes	Artificial limbs and eyes
*Braces - Limbs	100%	100%
*Diagnostic Services & Lab MRI, CT& Imaging services	100% \$500 per benefit year	100% \$500 per benefit year
*Foot orthotics	Up to maximum of \$300 per benefit year	Up to maximum of \$300 per benefit year
*Hearing Aids	\$750 per person every 4 benefit years	\$750 per person every 4 benefit years
*Orthopedic Shoes	\$250 per person per benefit year	\$250 per person per benefit year
*Osteopath	Up to \$500 per benefit year	Up to \$300 per benefit year
*Oxygen & Equipment	100%	100%
Paramedical Services		
Physiotherapist	Up to \$500 per benefit year	Up to \$300 per benefit year
Podiatrist/Chiropodist	Up to \$500 per benefit year	Up to \$300 per benefit year
Acupuncturist	Up to \$500 per benefit year	Up to \$300 per benefit year
Chiropractor	Up to \$500 per benefit year	Up to \$300 per benefit year
Osteopath/osteopathic practitioner	Up to \$500 per benefit year	Up to \$300 per benefit year
Massage Therapist	Up to \$500 per benefit year	Up to \$300 per benefit year
Naturopath	Up to \$500 per benefit year	Up to \$300 per benefit year
Psychologist/Social Worker	Up to \$750 per benefit year	Up to \$750 per benefit year
Speech Pathologist	Up to \$750 per benefit year	Up to \$750 per benefit year
Travel Benefits	100% 3 million lifetime maximum, 60 days per trip (see booklet for details)	100% 3 million lifetime maximum, 60 days per trip (see booklet for details)
Emergency Medical Only		
Vision Care	100% \$150 per person per 24 months, child under 18 \$150 per child per benefit year	
Eligible Expenses	Glasses, contact lenses, laser eye surgery	
Dental Benefits Provided by Sun Life Financial	\$1,500 per person per benefit year (TMJ separate)	\$1,000 per person per benefit year
Preventative Dental	100%	80% Basic and preventative procedures
Endodontics & Periodontic	80%	
Major procedures	50%	
TMJ procedures	Lifetime maximum \$1000	
Ins., AD & D, LTD, Critical Care		
Life Insurance Split 50/50 between Alberta Blue Cross & Sun Life Financial	\$50,000, reduces by 50% at 65, ceases at retirement or age 70	\$50,000, reduces by 50% at 65, ceases at retirement or 70
Dependent Life Insurance Provided by Alberta Blue Cross	Spouse \$10,000 Each Child \$5,000, ceases at retirement or age 70	Spouse \$10,000, Each Child \$5,000, ceases at retirement or age 70
Accidental Death & Dismemberment Split 50/50 between Alberta Blue Cross & Sun Life Financial	\$50,000, ceases at retirement or age 70	\$50,000, ceases at retirement or age 70
Long Term Disability Provided by Sun Life Financial	66.67% of monthly earnings up to \$5,000 per month, benefit ceases at retirement or age 65	66.67% of monthly earnings, up to \$5,000 per month, ceases at retirement or age 65
Employee Critical Illness	\$50,000; \$10,000 for spouse; \$5,000 per child, benefit ceases at retirement or age 65	\$50,000; \$10,000 for spouse; \$5,000 per child, benefit ceases at retirement or age 65

* These require a doctors' note of approval in order to be reimbursed.

This is a summary of the health care benefits, detailed information can be found in the booklets.