



## NEW EXCLUSIVE BCCDA BENEFIT PLAN

The BCCDA is pleased to offer the availability of a benefit program for you and your staff with coverage and rates only otherwise available to large numbers of insured employees. The program is flexible and offers a variety of choice so that you can obtain a plan that best suits your needs. This plan is exclusive to the members of the BCCDEA and their employees.

TRG Group benefits are providing the group benefits consulting services. TRG Group Benefits can assist you with any questions you may have about this program.

If you have and questions, or wish to obtain additional information on the employee benefits program, please feel free to contact:

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In order to implement coverage, you and your employees must enroll for the Mandatory Benefits shown below. There is the option to include Dental benefits and/or Long Term Disability benefits.

## Mandatory Benefits

Group Life Insurance	<ul style="list-style-type: none"> <li>▪ \$25,000 Flat</li> <li>▪ Reduces 50% at age 65;</li> <li>▪ Terminates at age 70</li> </ul>
Accidental Death & Dismemberment)	<ul style="list-style-type: none"> <li>▪ \$50,000 Flat</li> <li>▪ Reduces 50% at age 65;</li> <li>▪ Terminates at age 70</li> </ul>
Dependent Life	<ul style="list-style-type: none"> <li>▪ Spouse: \$5,000;</li> <li>▪ Each Dependent Child: \$2,500;</li> <li>▪ Terminates at age 70</li> </ul>
Extended Health Care	<ul style="list-style-type: none"> <li>▪ Deductible: Nil</li> <li>▪ 80% Coverage</li> <li>▪ Prescription Drugs including a Pay Direct Card – maximum \$2,000 per person per year</li> <li>▪ Private Duty Nursing - \$10,000 lifetime per person</li> <li>▪ Osteopath - \$400 per person per year</li> <li>▪ Naturopath - \$400 per person per year</li> <li>▪ Podiatrist - \$400 per person per year</li> <li>▪ Chiropodist - \$400 per person per year</li> <li>▪ Psychologist - \$400 per person per year</li> <li>▪ Physiotherapist - \$400 per person per year</li> <li>▪ Acupuncturist - \$400 per person per year</li> <li>▪ Speech Therapist - \$400 per person per year</li> <li>▪ Massage Therapist - \$400 per person per year</li> <li>▪ Chiropractor - \$20 per visit - \$400 per person per year</li> <li>▪ one eye exam every 24 months – maximum of \$50</li> <li>▪ Hospital Room – NO COVERAGE</li> <li>▪ 100% for emergency medical/hospitalization coverage out of Canada to a lifetime maximum of \$2,000,000 per person – maximum 60 per trip maximum</li> <li>▪ Benefits terminate at age 70</li> </ul>
<b>Total Monthly Cost for Mandatory Benefits</b>	<ul style="list-style-type: none"> <li>▪ <b>Single - \$62.20 per month</b></li> <li>▪ <b>Family- \$127.80 per month</b></li> <li>▪ <b>Plus \$10.00 per month Administration Fee</b></li> </ul>



## BCCDA BENEFIT PLAN - Continued

### Optional Benefits

<b>Dental Care</b>	<ul style="list-style-type: none"> <li>▪ Deductible – Nil</li> <li>▪ 80% Basic Services (such as exams, fluoride, x-rays, extractions, anesthesia, root canal therapy, periodontics, repairs or relining and rebasing of dentures</li> <li>▪ Maximum \$1,000 per person per calendar year</li> <li>▪ Terminates at age 70</li> </ul>
<b>Monthly Cost Dental</b>	<ul style="list-style-type: none"> <li>▪ Single - \$49.20 per month</li> <li>▪ Family \$121.55 per month</li> </ul>
<b>Long Term Disability</b>	<ul style="list-style-type: none"> <li>▪ 60% of gross earnings to a maximum benefit of \$1,500 per month</li> <li>▪ You must complete a Medical Questionnaire and be approved by RWAM</li> <li>▪ Definition of Disability – unable to perform the duties of you own occupation for one year; any occupation thereafter</li> <li>▪ Benefits begin after 4 months of total disability</li> <li>▪ Payable to age 65</li> </ul>
<b>Monthly Cost LTD</b>	<ul style="list-style-type: none"> <li>▪ \$39.75 per month, based on a monthly benefit of \$1,500</li> </ul>
<b>Mandatory Benefits plus Dental – Monthly Cost</b>	<ul style="list-style-type: none"> <li>▪ <b>Single - \$111.40 per month</b></li> <li>▪ <b>Family - \$249.35 per month</b></li> <li>▪ <b>Plus \$10.00 per month Administration Fee</b></li> </ul>
<b>Mandatory Benefits plus Dental and Long Term Disability – Monthly Cost</b>	<ul style="list-style-type: none"> <li>▪ <b>Single – \$151.15 per month</b></li> <li>▪ <b>Family - \$289.10 per month</b></li> <li>▪ <b>Plus \$10.00 per month Administration Fee</b></li> </ul>