

Your Benefits At-A-Glance For Active Employees



LOCALS 1145, 1770, 1775 AND 3260

This document provides a snapshot of the key benefits available to you under the CUPE benefits program as an eligible employee in CUPE locals 1145, 1770, 1775 and 3260. The information given here is only a summary. Final interpretation of your benefits is governed by the terms of the official contracts. Coverage and costs are subject to change. For a more detailed description of your benefits, including important conditions and exclusions, please consult the benefits website at mybenefitplan.ca.

HEALTH

Supplements your provincial health coverage.

Health	
Reimbursement*	
Prescription drugs (mandatory generic substitution)	<ul style="list-style-type: none"> 100%, after you pay the first \$7.50 per eligible drug expense \$500 lifetime maximum for vaccines \$100 lifetime maximum for smoking cessation products (limited to 50% reimbursement) \$250 maximum per calendar year for sexual dysfunctions medications Pay-direct drug card (reimbursement is processed at point-of-sale, where available)
Hospital accommodations	100% of the difference between a ward and semi-private room
Paramedical practitioners	100% <ul style="list-style-type: none"> \$300 maximum per calendar year for occupational therapists \$1,500 combined annual maximum for the following practitioners: acupuncturists, chiropodists (or podiatrists), chiropractors, massage therapists, naturopaths, osteopaths, physiotherapists, eligible mental health practitioners**, speech therapists
Eye exams	100% One eye exam every 24 consecutive months (every 12 consecutive months for children age 18 and under)
Eye glasses or contact lenses	100% \$250 maximum once every 24 consecutive months (every 12 consecutive months for children age 18 and under)
Private-duty nursing	100% \$5,000 maximum per calendar year
Medical supplies and prosthetics	100%
Other eligible expenses	100%
<ul style="list-style-type: none"> Accidental dental 	Treatment must be completed within 12 months of the accident
<ul style="list-style-type: none"> Ambulance services 	Transportation to the nearest hospital for necessary emergency treatment
<ul style="list-style-type: none"> External insulin pumps 	1 pump per lifetime
<ul style="list-style-type: none"> Hearing aids 	\$900 maximum per ear every 5 calendar years
<ul style="list-style-type: none"> Orthotics and orthopedic shoes 	\$240 combined maximum every calendar year

* Expenses are reimbursed based on Canada Life's assessment of reasonable and customary fees.

** Eligible mental health practitioners are: (1) Psychologists or social workers; (2) Psychotherapists (Registered psychotherapist, Licensed Psychotherapist, Psychotherapist, Counselling psychotherapist, Psychoeducator); (3) Counsellors (Canadian certified counsellor, Certified clinical counsellor, Registered counsellor, Registered clinical counsellor, Registered professional counsellor, Registered therapeutic counsellor, Licensed counsellor, Clinical counsellor, Clinical therapist, Certified counsellor, Counselling therapists, Mental health therapist, Marriage and family therapist, Psychoanalyst, and Sexologist).

TRAVEL

Supplements your provincial health coverage.

Travel	
Reimbursement	100%
Emergency out-of-province/ country health care	\$1 million maximum per emergency (must be covered under provincial plan)
Travel assistance	24/7 services 1 866 530-6024 (in Canada and the US) / Collect: (905) 816-1901

DENTAL

Provides coverage for a variety of dental procedures.

Dental	
Reimbursement	
Preventative services (e.g., oral exams, cleaning and scaling of teeth, fillings and x-rays)	80% Recall exams once every calendar year
Maintenance services (e.g., oral surgery and periodontic and endodontic care)	80%
Major restorative services (e.g., dentures, crowns and bridges)	50% \$1,000 maximum per calendar year
Orthodontics (braces)	50% \$3,000 lifetime maximum
Dental fee guide	Current year fee guides for general practitioners and specialists (if applicable)

DISABILITY INSURANCE

Provides important financial security in the event that your income is interrupted by an illness or injury and you are unable to work.

Long Term Disability	
Benefits paid	70% of your monthly earnings (indexed annually)
Maximum	\$6,000 per month (limited to 85% of your pre-disability income when all sources of income are combined)
Waiting period	4 months or when sick leave benefits with your employer expire, whichever is later
Duration of benefits	Until age 62, recovery, or retirement, whichever occurs first, if your date of disability is on or after December 25, 2021.
Benefits taxable	Yes

BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Provides financial security if you or a dependent dies or suffers a severe injury as a result of an accident.

	Basic Life	Basic AD&D
Coverage		
▪ For you	\$50,000 (\$45,000 for basic life and \$5,000 for blanket life)	\$50,000 (\$45,000 for basic AD&D and \$5,000 for blanket AD&D)
▪ For your spouse	\$4,000	—
▪ For your children	\$3,500 per child	—

OPTIONAL LIFE AND AD&D INSURANCE

Provides additional financial security to enhance your basic coverage.

	Optional Life	Optional AD&D
Coverage		
▪ For you	\$300,000 maximum (in units of \$10,000)	\$300,000 maximum (in units of \$10,000)
▪ For your spouse	\$300,000 maximum (in units of \$10,000)	50% of your optional AD&D coverage (60% if you have no children)
▪ For your children	\$10,000 per child	15% of your optional AD&D coverage if you have a spouse (20% otherwise) \$20,000 maximum per child
Proof of good health	Required for amounts above \$30,000	Not required

ELIGIBILITY

To participate in the plan, you must be a CUPE member in Local 1145, 1770, 1775 or 3260 and reside in Canada. In addition, depending on the type of coverage, you must meet the following conditions:

You must be...	
Health, travel and dental	<ul style="list-style-type: none"> a permanent full-time employee, or a permanent part-time employee working fewer hours than a permanent full-time employee but at least 5 hours per week. <p>You can opt out if you work less than 20 hours per week. Note: If your employment ended, you may be eligible for retiree benefits.</p>
Life insurance and long-term disability	<ul style="list-style-type: none"> employed on a regular, full-time basis, scheduled to work, and working the prescribed hours for the respective classification, or employed on a regular, part-time basis, scheduled to work, and working at least 5 hours per week. <p>Note: You must be compensated by your employer for services rendered in the normal course of your employer's business.</p>
AD&D insurance	<ul style="list-style-type: none"> a permanent full-time employee, or a permanent part-time employee working at least 5 hours per week.

For life, long-term disability and AD&D insurance coverage, you must be employed by an employer in a classification as specified in schedule A, B, C or D of the Collective Agreement between the Province of Prince Edward Island and the Canadian Union of Public Employees, Locals 1145, 1770 and 1775 or in Article 38 of the Collective Agreement for Local 3260.










Your spouse and children are also eligible for benefits coverage provided they meet the definitions of spouse and children as follows:

Spouse: The person to whom you are legally married, or the person of the same or opposite sex with whom you have been living in a common-law relationship for at least 12 months.

Children: your unmarried natural, legally adopted or step children, who are totally dependent on you for support and maintenance, and are:

- under age 21,
- under age 26 if a full-time student at an accredited post-secondary institution, or
- of any age if physically or mentally disabled, but otherwise qualifies under this definition, provided they became disabled while covered by the plan and you provide satisfactory proof that your child is incapable of self-support as a result of the disability.

WHERE TO GET ANSWERS TO YOUR QUESTIONS

Johnson Inc.	Canada Life	Assured Assistance Inc.	CUPE Trustees
<p>For questions about your benefits including updating your personal information and adding or removing dependents:</p> <p> johnson-insurance.com/Members-Only</p> <p> pbadminpe@johnson.ca</p> <p> 1 800 371-9516 Monday to Friday 8:30 a.m. to 4:30 p.m.</p>	<p>For questions about your health and dental claims and coverage:</p> <p> Canadalife.com (click on GroupNet for Plan Members)</p> <p> 1 800 957-9777 Monday to Friday 8:30 a.m. to 5:00 p.m.</p>	<p>For questions about travel plan or assistance with a travel emergency:</p> <p> In case of emergency: 1 866 530-6024 Collect: (905) 816-1901 24/7 access</p> <p> General inquiries: 1 800 957-9777 (GWL) Monday to Friday 8:30 a.m. to 5:00 p.m.</p>	<p>To contact the Trustees about benefits issues and administration:</p> <p> Group Insurance Trust Committee c/o Eastern Language School District P.O. Box 8600 Stratford, PEI C1A 8V7</p> <p> mybenefitplan.ca</p>