

## Interested in changing your Group Benefit Coverage?

If you wish to change your Group Benefit coverage as of January 1, 2025, follow the steps below:

1. Ensure you have your Sun Life Access ID and password to log onto your Sun Life profile.
  - If you have lost or forgotten your Access ID or password, you can either head to [www.mysunlife.ca](http://www.mysunlife.ca) and click on “I forgot my Access ID” and/or “I forgot my Password” (you will need your benefit card) or call Sun Life at 1-800-361-6212 for assistance.
2. Review this coverage outline for further information related to our Group Benefits.
2. **Between November 18th and November 29th log onto your Sun Life profile and update your Group Benefit coverage option.**

If you do not wish to change your Group Benefit coverage, the coverage you are currently enrolled in will continue moving forward.

## How the Program Works

### Income Protection

All eligible employees essential income protection coverage

#### Company Paid

- Employee Basic Life Insurance
- Employee Basic Accidental Death and Dismemberment Insurance

#### Employee paid

- Short Term Disability\*
- Long Term Disability\*

\*CORE employees only.

### Health & Dental Care

You choose one of the three coverage levels:

**Bronze** - For basic Health and Dental needs or if you have coverage elsewhere

**Silver** - For average Health and Dental needs

**Gold** - For above average Health and Dental needs

### Optional Coverage

You can purchase extra income protection for yourself, your spouse and/or your dependent children.

- Optional Life Insurance
- Optional Accidental Death and Dismemberment
- Optional Critical Illness

## Health Care Spending Account (HSA)

Alterra Dollars not used to assist in covering the cost of your chosen Health and Dental Care option are automatically deposited each pay period into a Health Spending Account (**Bronze coverage only**) . You can use these funds to help pay for eligible medical and dental expenses not covered under our Benefit Plan or your spouse’s plan. If you use all your HSA dollars during the benefit year and still have some expenses to claim, you can hold on to these expenses and submit them in the following benefit year when you have more HSA dollars in your account. You have 60 days after the end of the benefit year to submit expenses. After that, all unused HSA dollars will be forfeited.

You can choose from three Health Care and Dental Care options - Bronze, Silver or Gold. **You must make the same choice for both Health and Dental Care.**

HEALTH CARE	Bronze	Silver	Gold
<b>Preventive and emergency care</b>			
• Reimbursement		100%	
• Emergency Travel Insurance		Maximum 60 days per trip	
• Nursing Care		Maximum 720 hours per year	
• Smoking Cessation		\$350 lifetime maximum	
• Vaccinations		\$400 per year	
<b>Prescription Drugs:</b> Mandatory generic substitution. Reimbursements based on lowest-cost alternative			
• Deductible	You pay \$900/person or family	You pay \$11 per prescription	You pay \$11 per prescription
• Coverage after deductible	100%	80%	100%
<b>Other Health Care:</b>			
• Reimbursement	Not applicable	80%	100%
• Hospital	Not covered	Semi-private room	Private room
• Orthotics/Orthopaedic shoes	Not covered	\$300/yr (\$150/yr for a child)	\$600/yr (\$300/yr for a child)
• Vision care	Not covered	\$200/24 mths (child -12 mths)	\$300/24 mths (child -12 mths)
• Eye Exams	Not covered	Every 24 mths to customary amount	Every 24 mths to customary amount
• Paramedical Services*	Not covered	\$1,000/yr for all practitioners combined	\$1,500/yr for all practitioners combined
• Psychologist Services**	Not covered	\$1000/yr for all practitioners combined	\$1,000/yr for all practitioners combined

\*Includes the following Practitioners: Acupuncturists, Audiologist, Certified Athletic Therapist, Chiropodist, Chiropractor, Naturopath, Occupational Therapist, Osteopath, Physiotherapist, Podiatrist, Registered Dietician, Registered Massage Therapist, Speech Therapy

\*\*Includes the following Practitioners: Clinical Psychologist, Psychotherapist, Registered Clinical Counsellor (RCC), Registered Social Worker

DENTAL CARE	Bronze	Silver	Gold
<b>Preventive, basic and major care:</b>			
• Deductible	\$200 per person/family (no deductible for preventive care)	None	None
• Reimbursement	75%	80% - Preventive and Basic 50% - Major	90% - Preventive and Basic 60% - Major
• Annual maximum	\$1,000	\$2,000	\$3,000
• Checkup	9 units of scaling per year	9 units of scaling per year	9 units of scaling per year
• Recall exams	Every 6 months	Every 6 months	Every 6 months
<b>Orthodontics:</b>			
• Reimbursement	No coverage	50%	60%
• Lifetime maximum	No coverage	\$2,000	\$5,000

## Employee Assistance Program (EAP)

COMPSYCHE offers someone to talk to and resources to consult whenever and wherever you need them

Confidential Emotional Support    Work Life Solutions    Career Counselling  
Legal Guidance    Financial Resources    Wellness Tools

24/7 Live Assistance: **Call** 866-365-0892

**Online:** guidanceresources.com, **App:** Guidance Now, **Web ID:** ALTERRA

## Income Protection Coverage

Benefit	Coverage Provided
<b>Employee Basic Life Insurance*</b>	2 times your annual income, up to \$750,000 (reduced by 50% at age 65)
<b>Employee Basic Accident Death &amp; Dismemberment Insurance*</b>	2 times your annual income, up to \$750,000 (reduced by 50% at age 65)
<b>Employee Short Term Disability Insurance</b> (CORE employees only)	Income replacement for employees who cannot work due to illnesses and/or non-work related injuries. Benefit begins after an employee has been off for 7 days due to illness or begins immediately due to accident. There is an application procedure. Employee will be covered for <b>60% of their weekly earnings to a maximum of \$1000 per week, tax free.</b>
<b>Employee Long Term Disability Insurance</b> (CORE employees only)	Income replacement for employees who cannot work due to illnesses and/or non-work related injuries and has been away from work for 26 weeks. There is an application procedure. Once approved by Sun Life, the employee will be covered for <b>60% of monthly earnings to a maximum of \$8000 per month, tax-free.</b>

## Optional Income Protection Coverage

Benefit	Coverage Available	Proof of Good Health Required
<b>Optional Life Insurance</b>		
For you	Up to \$500,000, in units of \$25,000	Yes
For your spouse	Up to \$500,000, in units of \$25,000	Yes
For your dependent children	Up to \$50,000, in units of \$10,000	No
<b>Optional Accident Insurance</b>		
For you and/or your spouse	Up to \$500,000, in units of \$25,000	No
For your dependent Children	Up to \$500,000, in units of \$25,000	No
<b>Optional Critical Illness Insurance</b>		
For you/or your spouse	Up to \$250,000 in units of \$10,000	Yes

	Blue Mountain	Employee Payroll Deductions
Life & Accident Insurance	✓	
STD & LTD (CORE only)		✓
Optional Insurance Protection		✓
Health & Dental Care	✓	✓ *

\*There are no employee premiums for Bronze Health and Dental Coverage

**Approximate Employee Benefit Premiums—Deductions Per Pay**

Core Employee - \$45,000			
	Bronze	Silver	Gold
Employee	\$66.00 (STD/LTD only)	\$79.00	\$128.00
Employee + 1	\$66.00 (STD/LTD only)	\$84.00	\$137.00
Employee + 2(+)	\$66.00 (STD/LTD only)	\$98.00	\$156.00

Core Employee - \$75,000			
	Bronze	Silver	Gold
Employee	\$102.00 (STD/LTD only)	\$123.00	\$172.00
Employee + 1	\$102.00 (STD/LTD only)	\$128.00	\$181.00
Employee + 2(+)	\$102.00 (STD/LTD only)	\$142.00	\$200.00

\*Employee STD/LTD premiums are based annual income. Premiums shown are approximate based on salaries indicated above. If an employee makes less than the above salaries, the premiums will be lower. If an employee makes more, the premiums will be higher.

FTF Employee - No STD/LTD Coverage			
	Bronze	Silver	Gold
Employee	\$0	\$13.00	\$62.00
Employee + 1	\$0	\$18.00	\$71.00
Employee + 2(+)	\$0	\$32.00	\$90.00

**Health Spending Dollars — Deposits Per Pay**

Health Spending Dollars			
	Bronze	Silver	Gold
Employee	\$496 (\$19.08 per pay)	N/A	N/A
Employee + 1	\$496 (\$19.08 per pay)	N/A	N/A
Employee + 2(+)	\$496 (\$19.08 per pay)	N/A	N/A

\*\*Every effort has been made to ensure this information is accurate. In the event of a discrepancy between this information and the contractual agreement with Sun Life or the cost calculations made in Denver the contractual agreement and Denver’s calculations will take precedent.\*\*