



Staff Association Main
Term Specific Employees

1. Supplementary Health and Vision Coverage Summary Chart

Sun Life Group # 16440

The following chart summarizes some of the frequently used services covered under this plan:

Service	% of Coverage	Description
In-province hospitalization	100%	Semi-private accommodation
Out-of-province hospitalization	100%	Semi-private accommodation
Out-of-country hospitalization	100%	Emergency services only For details, refer to the Medi-Passport on the Sun Life members site
Out-of-country physician fees	100%	
Prescription drugs	80%	\$25.00 annual deductible (single/family) Pay-Direct Drug Plan Card is sent from Sun Life. For details, see the Benefit Booklets on <i>Insite</i>
Vision care	100%	<ul style="list-style-type: none"> \$250.00 every 24 months with prescription change \$250.00 every 48 months without prescription change \$150.00 every 12 months for dependents up to 19 years old

Service	% of Coverage	Description
Eye exam	80%	\$25.00 every two years
Hearing aids	80%	\$500.00 every five years
Ambulance	80%	If medically necessary — response and transportation, including air
Paramedical services	80%	80% of the costs to a maximum of \$500.00 per person in each calendar year for each of the paramedical specialists. Some per visit maximums apply
Psychologist or registered social worker	50%	Up to \$400.00 per person in each calendar year
Personal Spending Account (PSA) / Health Spending Account (HSA)		<p>Annual amount of \$800, prorated based on your Full Time Employment (FTE).</p> <p><i>Note: A term specific employee will not receive additional contributions if their term is extended or the employee commences a second term in the same calendar year.</i></p> <p>For expense eligibility visit: Insite → Career → Benefits & Pension Overview → Sun Life</p> <p>Below are links to details about both spending accounts.</p> <ul style="list-style-type: none"> • Health Spending Account (HSA) • Personal Spending Account (PSA)

2. Life insurance and Accidental Death and Dismemberment

Sun Life Group #83943

Service	Description
Life insurance	Coverage equal to two times your annual earnings to a maximum benefit of \$300,000
Accidental Death & Dismemberment	Coverage equal to two times your annual earnings to a maximum benefit of \$300,000

3. Dental Cost Summary Chart

Sun Life Group # 25286

Limits – the Calgary Board of Education is using the provincial Dental Fee Guide from the previous calendar year to define maximum reimbursement for dental services rendered.

Your dentist may charge you above these limits.

Charges over the fee guide are the responsibility of the employee.

The following chart summarizes some of the frequently used dental care services (see the benefits booklet for additional information on yearly visit/service occurrence limits):

Benefit	Deductible	% of Reimbursement	Maximum
Diagnostic/ Preventive	None	100%	None
Restorative	None	100%	None
Orthodontic	None	50%	\$1,500 per person maximum payable in a lifetime Only for covered dependent children under age 19
Periodontic	None	100%	None

Denture	None	60%	\$1,500 per person maximum payable for expenses incurred in a calendar year for you and your covered dependents
Bridge	None	60%	
Crown	None	60%	
Endodontic	None	100%	None

4. Sick Leave and Long Term Disability Plan

This is a brief summary that is not intended to cover all situations.

Sick Leave
If you are unable to work due to accident or illness, sick leave will pay you 100% of your regular salary.
<p>Sick leave is accumulated at the rate of one day per complete pay period to a maximum of:</p> <ul style="list-style-type: none"> • 200 days for ten month employees • 240 days for twelve month employees
Long term disability
Term specific employees are not eligible for Long Term Disability coverage

*Please refer to your
Collective Agreement
for specific details on sick leave
with pay.*

5. Benefit Booklets

Further information on benefit coverage is available on *Insite* in the *Sun Life Benefit Booklets*.

6. Pension

Term specific employees are not eligible for enrollment in the Local Authorities Pension Plan.

7. Contact Information

1. If you have questions about your coverage contact the Employee Contact Centre at:

403-817-7333

2. Sun Life Member Services:

www.sunlife.ca