

This summary provides an overview of your group benefits plan. Regular full-time employees working more than 24 hours per week, and eligible dependent(s) are eligible to participate in the group benefits plan. It is important that you and your eligible dependent(s) enroll in the plan within 31 days of your date of eligibility to avoid any limitations and restrictions in coverage. BrandSafway pays 100% of the premiums for the Life, AD&D, Short Term Disability, Health and Dental benefits. Employees pay 100% of the cost of Long Term Disability premiums so that the benefit is non-taxable in the event of a claim.



### Life & AD&D

- 1x annual earnings to a maximum of \$500,000
- Spouse \$15,000
- Each Dependent \$7,500
- Termination: age 65, termination or retirement



### Short Term Disability

- Benefit: 64.7% of the first \$615 of weekly earnings, 57.7% of the next \$616 and 52.8% of the remainder
- Weekly maximum: \$3,464 taxable
- Qualifying period: 0 days accident, 7 days sickness
- Benefit duration: 17 weeks
- Termination: age 65, termination or retirement



### Long Term Disability

- Benefit: 66.67% of the first \$2,500 of monthly earnings, 50% of the next \$3,000 and 40% of the remainder
- Monthly maximum: \$15,000 non-taxable
- Qualifying period of 119 days
- Termination: age 65, termination or retirement



### Extended Health Care

- 100% reimbursement for eligible services and supplies up to reasonable and customary fees
- Prescription Drugs reimbursed at 90%
  - Mandatory Generic
  - Dispensing Fee Cap of \$8 (except Quebec)
- Semi Private Hospital room
- Paramedical Practitioners: \$500 per practitioner per benefit year for the following:
  - Acupuncturist
  - Chiropractor
  - Dietician
  - Massage Therapist
  - Osteopath
  - Physiotherapist
  - Naturopath
  - Podiatrist
  - Psychologist/Social Worker
  - Speech Therapist
- Vision Care:
  - 1 exam every 24 months
  - \$250 every 24 months for lenses, frames and contacts
- Medical Equipment & Supplies included: refer to the benefit booklet for a complete list



### Dental

- Basic Dental reimbursed at 90%
  - X-rays, Oral Exams, Cleanings
- Major Dental reimbursed at 50%
  - Crowns, Bridgework, Dentures
- Combined annual maximum for Basic & Major of \$1,500 per person per benefit year
- Orthodontic services for dependent children reimbursed at 50% to a lifetime maximum of \$1,500 per dependent



### Out of Country Emergency Travel

- 100% reimbursement
- Unlimited maximum
- Unforeseen and unexpected emergencies
- Travel for business or pleasure
- Travel Assistance card should travel with you



### Health Spending Account

- \$500 per employee per calendar year
- For additional coverage of eligible Health or Dental expenses not covered under the plan (eligible expenses outlined by the Canada Revenue Agency).

**Benefits Administrator**  
**TELUS Benefit Solution Centre**  
**1-855-982-1009**

Helpdesk [Flexit360@telus.com](mailto:Flexit360@telus.com)

- Enrolment, coverage, beneficiary, life events

**SSQ Insurance**  
**1-888-651-8181**

[customer-centre.ssq.ca](http://customer-centre.ssq.ca)

- Claims

**BrandSafway HR Team**

- Short and Long Term Disability Claims