

EXTENDED HEALTH AND DENTAL CARE

CIMCA GROUP BENEFITS PROGRAMS

There are two packaged options available within the Extended Health and Dental Care program and three separate additional optional benefits to choose. Please contact BCHS to determine eligibility criteria for the Executive Plan.

Extended Health - Option 1	
Staff Plan	<p>100% reimbursement for all coverage</p> <p>\$25 annual deductible per person or family</p> <p>\$225 vision care benefit per person every two years</p> <p>Physician Referral coverage for treatment not available in Canada</p> <p>Semi-private and private hospital accommodation</p> <p>Medical Practitioners reimbursement at \$400 per person/calendar year</p> <p>Worldwide emergency medical coverage</p> <p>Unlimited overall maximum</p> <p>Coverage available to age 70</p>
Executive Plan	<p>Similar to Staff Plan except: No annual deductible, vision care benefit is \$250 per person every two years</p>
Extended Health - Option 2	
Staff & Executive Plan	<p>The same as Option 1 Staff Plan except coverage is at 80% reimbursement (out-of-country medical expenses are reimbursed at 100%).</p>
Extended Health - Optional Benefits	
Staff & Executive Plan	<p>Direct Pay Drug Card: enables prescription drug claims to be paid at point of sale, eliminating the need to submit claims for reimbursement.</p> <p>Eye Examinations: reimbursement of the cost of Eye Examinations to a maximum of \$75 per person per two calendar years.</p> <p>Medical Referral Transportation: reimbursement of specified costs associated with travel and accommodation for employees and/or their dependents who, with physician or dentist referral, are required to travel more than 100km from their place of residence to obtain medical or dental care.</p>

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Dental Care		
Basic Services	Oral examinations, cleaning, scaling, fluoride treatment, consultations, x-rays, extractions, fillings, endodontic and periodontic treatments.	
Major Restorative	Crowns, bridges, onlays and/or overlays, dentures.	
Orthodontics	Corrections for malocclusions with a maximum lifetime benefit of \$3000 per person	
Dental Care-Option 1		
Staff & Executive Plan	Basic Services	100% coverage
	Major Restorative	75% coverage
	Orthodontics	75% coverage
Dental Care-Option 2		
Staff & Executive Plan	Basic Services	100% coverage
	Major Restorative	60% coverage
	Orthodontics	60% coverage
Dental Care-Option 3		
Staff & Executive Plan	Basic Services	100% coverage
	Major Restorative	50% coverage
	Orthodontics	n/a
Dental Care		
Executive Plan	This adds the option of 100% coverage for all Dental procedures. No monthly premium is paid for this option, however, your organization is charged the total cost of all Dental claims plus an administration fee.	

For more information, please contact BCHS:

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