



Insurance and Employee Benefits

Group Purchasing

Human Resources Consulting

ESSENTIAL BENEFITS

CIMCA GROUP BENEFITS PROGRAMS

Basic Life, Extended Health and Dental Coverage

For groups of five or more persons.

The BCCHS Essential Benefits Plan is designed to give employers the opportunity to offer a comprehensive, yet affordable, health benefits program to their employees. Employees enjoy the same advantages as with the more comprehensive group benefit programs:

- No membership or administration fees
- No medical approval requirement
- Immediate coverage-no waiting periods
- Superior coverage
- Competitive premium rates

Eligibility

To be eligible for coverage, employees must be on full-time or regular part-time salary, must work a minimum average of 14.4 hours per week and not be covered under a Collective Bargaining agreement.

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Coverage

EXTENDED HEALTH CARE
<ul style="list-style-type: none"> • 80% reimbursement for all coverage (except emergency out-of-country medical expenses that reimburse at 100%) • \$25 annual deductible per family • \$225 vision care benefit per person every two years <p><i>Optional Additional Extended Health Care Benefits</i></p> <ul style="list-style-type: none"> • BlueNet Direct Pay Drug Card: provides for all prescription drug claims to be paid at point of sale, eliminating the need to submit drug claims for reimbursement. • Eye Examinations: a benefit amount of \$75 per person per two calendar years (for members over age 19). Available in British Columbia only.
DENTAL CARE
<p>100% Reimbursement for Basic Services <i>There are no annual or lifetime maximums for Basic Services</i></p> <ul style="list-style-type: none"> • Oral examinations • Cleaning, routine scaling, fluoride treatment • Consultations, x-rays • Endodontic and periodontic treatment • Extractions and fillings <p>50% Reimbursement for Major Restorative Services <i>There is a \$1500 per person annual maximum for Major Restorative Services</i></p> <ul style="list-style-type: none"> • Crowns, bridges • Onlays and/or overlays • Dentures
BASIC LIFE INSURANCE
<p>\$10,000 paid to designated beneficiary in the event of a claim.</p>

For more information, please contact BCCHS:

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