

Your Construction Industry's Benefit Plan...

Better than Ever!

Coverage	The Construction Industry's Benefit Plan Standard Plan - Effective April 1, 2011	The Construction Industry's Benefit Plan Enhanced Plan - Effective April 1, 2011
Pay Direct Drug Card	80/50 coverage model on all PharmaCare approved drugs. Employee pays 50% on majority of all other drugs.	Employee only pays 20% deductible at time of purchase. <i>Enhanced</i>
Dispensing Fee Maximum	Up to \$6.50 of dispensing fee per prescription.	Up to \$8.00 of dispensing fee per prescription. <i>Enhanced</i>
Retirement Benefits	Optional bridge to Great West Life retirement plan without medical exam.	Optional bridge to Great West Life retirement plan without medical exam.
Life Insurance	\$50,000	\$50,000
Accidental Death & Dismemberment	\$50,000. \$4,000 Critical Illness benefit included.	\$50,000. \$4,000 Critical Illness benefit included.
Dependent Life Insurance	\$10,000 spouse. \$5,000 each child.	\$10,000 spouse. \$5,000 each child.
Long Term Disability	\$2,200 month. Terminates at age 65. 3 months survivor benefit.	\$2,200 month. Terminates at age 65. 3 months survivor benefit.
Self Pay Option	Eligible to pay for up to 6 months. Eligible to pay for up to 24 months if on Long Term Disability.	Eligible to pay for up to 6 months. Eligible to pay for up to 24 months if on Long Term Disability.
Paramedical Coverage (Chiropractor, Massage Therapists, etc.)	\$500 maximum per calendar year; \$30 per visit maximum. No prescription required.	\$500 maximum per calendar year; no per visit maximum. No prescription required. <i>Enhanced</i>
Paramedical X-Rays	Cost of one x-ray per year per specialty - in addition to the paramedical service maximum.	Cost of one x-ray per year per specialty - in addition to the paramedical service maximum.
Physiotherapy	\$600 maximum per calendar year; \$30 per visit maximum. No prescription required.	\$600 maximum per calendar year; no per visit maximum. No prescription required. <i>Enhanced</i>
Home Care Nursing	\$10,000 maximum per calendar year.	\$10,000 maximum per calendar year.
Anti-Smoking Aids	Not covered.	Smoking cessation aids (gums, lozenges, patches, drugs, inhalers) to a lifetime maximum of \$250. <i>Enhanced</i>
Serums & Vaccines	Not covered.	Covered. <i>Enhanced</i>
Insulin Pumps	Covered.	Covered.
Blood Pressure Monitors	\$150 maximum every 3 years.	\$150 maximum every 3 years.
Fertility Drugs	Not covered.	\$250 maximum per calendar year. <i>Enhanced</i>
Anti-Obesity Drugs	Not covered.	Covered upon approval of prior authorization. <i>Enhanced</i>
Vision Care	\$200 every 24 months and every 12 months for children under 19. Additional \$75 for eye exam every 24 months.	\$300 every 24 months and every 12 months for children under 19. Additional \$75 for eye exam every 24 months. <i>Enhanced</i>
Orthotics	Maximum of \$200 per calendar year.	Maximum of \$200 per calendar year.
Orthopedic Shoes	Maximum of \$400 per calendar year.	Maximum of \$400 per calendar year.
Hearing Aids	Maximum of \$1,000 every 5 years.	Maximum of \$1,000 every 5 years.
Out-of-Country Coverage	Paid at 100% - up to 60 days coverage. Up to maximum of \$2,000,000 per visit.	Paid at 100% - up to 60 days coverage. Up to maximum of \$2,000,000 per visit.
Survivor Benefit (Extended Health)	12 months following date of death.	12 months following date of death.
Dental	\$2,500 per calendar year for basic and major dental procedures. Adults (over 19) entitled to one exam and up to two hours of cleaning per year. Children entitled to two exams and up to two hours of cleaning per year and fluoride treatments. Adult fluoride is not covered.	\$2,500 per calendar year for basic and major dental procedures. Adults (over 19) entitled to one exam and up to two hours of cleaning per year. Children entitled to two exams and up to two hours of cleaning per year and fluoride treatments. Adult fluoride is not covered.
Accidental Dental	\$10,000 maximum per accident.	\$10,000 maximum per accident.
Orthodontic Service	\$2,500/Lifetime.	\$2,500/Lifetime.
Scaling & Root Planing (1 unit = 15 min.)	8 units per calendar year. Can be used in more than one visit.	8 units per calendar year. Can be used in more than one visit.
Complete Exams - Complete Series of X-rays or One Panorex	Once every 5 years.	Once every 5 years.
Dental Survivor Benefit	12 months following date of death.	12 months following date of death.
Dental Implants	Not covered but will pay up to alternate course of treatment.	Not covered but will pay up to alternate course of treatment.
Employee Assistance Program	Counselling Services.	Counselling Services.

Important: Refer to The Construction Industry's Benefit Plan employee handbook online at www.mycibp.ca for complete details on all health benefits. For any questions on the above chart, please contact ICBA Benefit Services at (604) 298-7752.