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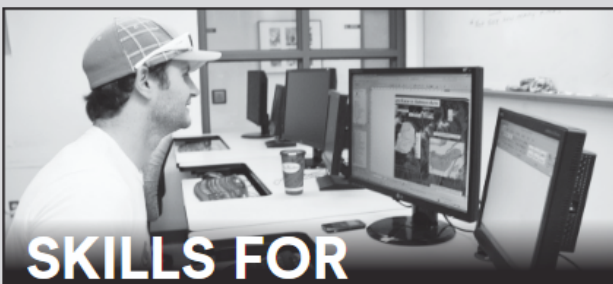
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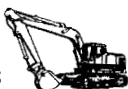
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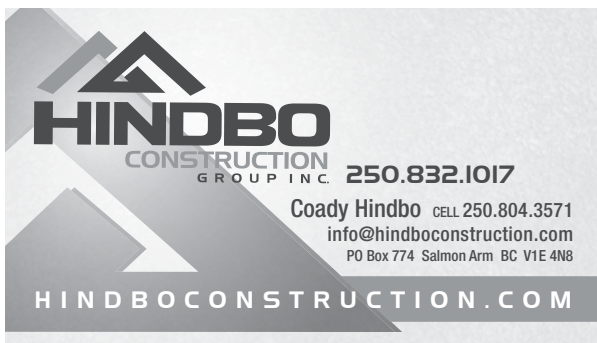
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COVERAGE YOU DESERVE

In the competition for talent, employee health benefits are an important factor to attract and retain employees. Our employee benefit plan is tailored to the construction industry.

FEATURES

- ✓ Life Insurance
- ✓ Long Term Disability
- ✓ Health and Dental
- ✓ Prescriptions
- ✓ Travel Insurance
- ✓ Employee Assistance Plan

HIGHLIGHTS

The Construction Industry's Benefit Plan (CIBP) offers competitive and stable pricing. Let us handle the administration so you spend more time growing your business and less time managing your plan.

We make signing up for a benefit plan simple. All we need to know is how many people you employ and when you want coverage to start.

New to the industry? No problem. We welcome and support new businesses with groups as few as three employees.

THE CONSTRUCTION INDUSTRY'S BENEFIT PLAN

COVERAGE	STANDARD PLAN	ENHANCED PLAN
Life Insurance	\$50,000	\$50,000
AD&D	\$50,000	\$50,000
Critical Disease Benefit	\$5,000	\$5,000
Dependent Life Insurance	\$10,000 spouse. \$5,000 each child.	\$10,000 spouse. \$5,000 each child.
Long Term Disability	\$2,400 per month.	\$3,000 per month.
Pay Direct Drug Card	80% of all Pharmacare approved drugs. 50% of remainder non-Pharmacare drugs.	80% of all Pharmacare approved drugs. 80% of remainder non-Pharmacare drugs.
Extended Health Benefits (Chiro, Massage, Acupuncture)	\$500 maximum per calendar year. \$50 per visit maximum.	\$500 maximum per calendar year. No maximum per visit.
Physiotherapy	\$600 maximum per year.	\$600 maximum per year.
Vision Care	\$200 every 2 calendar years. Every year for kids under 19. Eye exam \$75 every 2 years.	\$300 every 2 calendar years. Every year for kids under 19. Eye exam \$75 every 2 years.
Travel Insurance	Paid at 100% up to 180 days. Maximum of \$2 million. To age 85.	Paid at 100% up to 180 days. Maximum of \$2 million. To age 85.
Dental	80% basic. 50% major. \$2,500 per calendar year.	80% basic. 50% major. \$2,500 per calendar year.
Orthodontic Service	50%, \$2,500 per lifetime.	50%, \$2,500 per lifetime.
Employee Assistance Program	Short term counseling.	Short term counseling.
Orthotics	\$200 maximum per calendar year.	\$200 maximum per calendar year.
Orthopedic Shoes	\$400 maximum per calendar year.	\$400 maximum per calendar year.
Hearing Aids	\$1,000 maximum every 5 years.	\$1,000 maximum every 5 years.

For more information contact Teri at the SCIP office:

info@scip.bc.ca or 250.832.8050

NOTES

NOTES

A large grid of graph paper for taking notes, consisting of 20 columns and 30 rows of small squares.

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