

# Summary of Benefits for CUPW employees.



This applies to full-time and part-time employees (for each benefit plan there are a minimum number of hours the employee must work per week); for term employees please refer to your collective agreement. The following summary provides you with key details of your benefit plan coverage and may be subject to Reasonable and Customary pricing.

For further information on your benefits, you can visit the website on Intrapost and/or Great-West Life's GroupNet™ at [groupnet.greatwestlife.com](http://groupnet.greatwestlife.com) or 1-866-716-1313.

**IMPORTANT: Canada Post has zero tolerance for fraud. Please be aware that employees are responsible for benefits claims submitted including those of their spouse and dependents, and that the submission of a fraudulent claim can result in disciplinary action up to and including termination of employment, and criminal prosecution.**

Plan	Benefit Coverage Summary	Premium Share
<p><b>Extended Health Care Plan (EHCP)</b></p> <p>Great-West Life Plan # 51391</p> <p><b>Optional plan</b></p> <p><b>Family coverage:</b> Covers spouse and dependent children up to <b>age 20</b> (inclusive) or if the child is a full-time student (proof is required), up to <b>age 24</b> (inclusive).</p>	<p><b>Prescription Drugs</b> Reimbursement of <b>80%</b> for drug expenses listed on the Canada Post Drug Plan (formulary). Coverage will be effective as of the date the employee's Extended Health Care/Prescription Drug application is received at AccessHR.</p> <p>For the list of covered drugs go to the Canada Post Drug Plan website : <a href="http://www.canadapost.ca/drugplan">www.canadapost.ca/drugplan</a> Certain "life-style" drugs may have annual of lifetime maximum.</p> <p><b>Hospital Coverage</b> Covered up to 100% of the daily maximum:</p> <ul style="list-style-type: none"> <li>• <b>Basic Coverage:</b> \$60 per day.</li> <li>• <b>Option A:</b> \$130 per day.</li> <li>• <b>Option B:</b> \$200 per day.</li> </ul> <p><b>Paramedical Services</b> Covered up to 80% of the annual maximums:</p> <ul style="list-style-type: none"> <li>• Massage Therapist and Midwife \$400 (paid at 80%= \$320)</li> <li>• Osteopath and Podiatrist/Chiropodist \$500 (paid at 80%= \$400)</li> <li>• Speech Therapist (must be recommended by a physician) \$600 (paid at 80%= \$480)</li> <li>• Acupuncture, Naturopath and Chiropractor \$600 (paid at 80%= \$480 )</li> <li>• Psychologist (must be recommended by a physician) \$1,000 (paid at 80% - \$800)</li> <li>• Physiotherapist (must be recommended by a physician) – unlimited.</li> </ul> <p><b>Accidental Dental Covered up to 100%</b></p> <p><b>Other Services - Covered up to 80%:</b></p> <ul style="list-style-type: none"> <li>• Ambulance</li> <li>• Home nursing care up to \$15,000 in a calendar year,</li> <li>• Some oral surgical procedures and medical supplies when prescribed by a physician such as:             <ul style="list-style-type: none"> <li>○ Breathing Equipment</li> <li>○ Orthopedic Equipment, including orthopedic shoes when prescribed up to \$150 (in a calendar year (paid at \$120))</li> <li>○ Prosthetic Equipment</li> <li>○ Mobility Aids, including wheelchairs once every 2 years for dependent children under 18; and once every 3 years for any other person</li> </ul> </li> </ul>	<p>Employee pays 5% of the cost.</p> <p>Canada Post pays 95% of the cost.</p> <p><b>Hospital Coverage Basic:</b> Canada Post pays 100% of the cost.</p> <p><b>Option A or B:</b> Employee pays 100% of the cost.</p>

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<p><b>Continuous: Extended Health Care Plan (EHCP)</b></p> <p>Great-West Life Plan # 51391 <b>Optional plan</b></p>	<p><b>Out-of-Province Care (Non-Emergency Care)</b></p> <ul style="list-style-type: none"> <li>Reimbursement up to a maximum of \$25,000 per illness except hospital daily room charge (see hospital coverage below).</li> </ul> <p><b>Emergency Medical Coverage while travelling outside the country:</b></p> <ul style="list-style-type: none"> <li>\$250,000 CDN coverage per trip</li> <li>Trip limit of 40 days of departure from home province</li> </ul> <p><b>Prescription eye glasses, contact lenses, laser eye surgery</b></p> <ul style="list-style-type: none"> <li>\$400 (paid at 80% = \$320)</li> <li>Eye exams are covered at 80% and are limited to one exam every 2 calendar years. Eye exams are not applied to the above maximum amount but subject to a reasonable and customary charge per visit.</li> </ul> <p><b>Hearing Care Coverage</b></p> <ul style="list-style-type: none"> <li>\$1000 (paid at 80% = \$800) every 60 months.</li> <li>Repair charges are covered within the maximum above.</li> <li>Batteries are only covered at the time of purchase and subject to a reasonable and customary charge.</li> </ul>									
<p><b>Vision Care Coverage</b></p> <p>Great-West Life Plan # 51392 <b>Mandatory plan</b></p> <p><b>Family coverage:</b> Covers spouse and dependent children up to <b>age 21</b> (inclusive) or if the child is a full-time student (proof is required) up to <b>age 24</b> (inclusive),</p>	<p>Coverage will start on the first day actively at work.</p> <table border="1" data-bbox="382 618 1715 846"> <thead> <tr> <th colspan="2" data-bbox="382 618 1715 651"><b>Vision &amp; Hearing Care Plan 51392</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="382 651 808 724"><b>Prescription eye glasses, contact lenses, laser eye surgery:</b></td> <td data-bbox="808 651 1715 724">\$300 (paid at 100%)</td> </tr> <tr> <td data-bbox="382 724 808 776"><b>Laser eye surgery:</b></td> <td data-bbox="808 724 1715 776">\$300 additional lifetime maximum</td> </tr> <tr> <td data-bbox="382 776 808 846"><b>Eye exams:</b></td> <td data-bbox="808 776 1715 846">Unlimited eye exams are covered at 100%. Eye exams are not applied to the above maximum amounts although is subject to a reasonable and customary charge per visit.</td> </tr> </tbody> </table> <ul style="list-style-type: none"> <li>Combined 4 year maximum coverage under the Extended Health Care Plan (EHCP) 51391 and Vision &amp; Hearing Care Plan 51392: <b>\$620</b> (80% = \$320 paid under 51391 + \$300 paid under 51392 @ 100%).</li> <li>Total reimbursement for laser eye surgery is <b>\$920</b> (80% = \$320 under 51391 + \$300 @ 100% + \$300 Lifetime maximum).</li> <li>Sunglasses and/or safety glasses whether prescribed or not are not eligible.</li> </ul> <p>Current four year period runs from January 1, 2015 to December 31, 2018 then resets</p>	<b>Vision &amp; Hearing Care Plan 51392</b>		<b>Prescription eye glasses, contact lenses, laser eye surgery:</b>	\$300 (paid at 100%)	<b>Laser eye surgery:</b>	\$300 additional lifetime maximum	<b>Eye exams:</b>	Unlimited eye exams are covered at 100%. Eye exams are not applied to the above maximum amounts although is subject to a reasonable and customary charge per visit.	<p>Canada Post pays 100% of the cost.</p>
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<p><b>Hearing Care Coverage **</b></p> <p>Great-West Life Plan # 51392 <b>Mandatory plan</b></p>	<p>Combined coverage under the Extended Health Care Plan (EHCP) 51391 and Vision &amp; Hearing Care Plan 51392 is <b>\$1,550</b> (\$80 = \$800 under 51391 + \$750 @ 100%).</p> <table border="1" data-bbox="382 1133 1715 1357"> <thead> <tr> <th colspan="2" data-bbox="382 1133 1715 1166"><b>Vision &amp; Hearing Care Plan 51392</b></th> </tr> </thead> <tbody> <tr> <td data-bbox="382 1166 808 1247"><b>Hearing aids</b> including tubing and ear molds provided at the time the hearing aid is purchased.</td> <td data-bbox="808 1166 1715 1247">\$750 (reimbursed at 100%) every 60 months.</td> </tr> <tr> <td data-bbox="382 1247 808 1304"><b>Batteries</b></td> <td data-bbox="808 1247 1715 1304">Not covered</td> </tr> <tr> <td data-bbox="382 1304 808 1357"><b>Maintenance, Repair or any other Hearing aid accessories</b></td> <td data-bbox="808 1304 1715 1357">Not covered</td> </tr> </tbody> </table>	<b>Vision &amp; Hearing Care Plan 51392</b>		<b>Hearing aids</b> including tubing and ear molds provided at the time the hearing aid is purchased.	\$750 (reimbursed at 100%) every 60 months.	<b>Batteries</b>	Not covered	<b>Maintenance, Repair or any other Hearing aid accessories</b>	Not covered	<p>Canada Post pays 100% of the cost.</p>
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<p><b>Dental Care Plan**</b> Great-West Life Plan # 51057</p> <p><b>Mandatory plan</b></p> <p><b>Family coverage:</b> Covers spouse and dependent children up to <b>age 21</b> (inclusive), or if the child is a full-time student (proof is required), up to <b>age 24</b> (inclusive).</p>	<p>The following services are subject to Reasonable &amp; Customary guidelines. Reimbursement is based on the Dental Association fee guide indicated in your current collective agreement for the province where you received treatment and on the least expensive treatment that will yield professionally adequate results.</p> <p><b>Annual deductible:</b> Single coverage: \$50; family coverage: \$80</p> <p><b>Basic Services:</b> Reimbursement up to 80% to a maximum of \$1,000 per calendar year per person. Basic services include but are not limited to:</p> <ul style="list-style-type: none"> <li>o Diagnostic services: examinations, radiographs, tests and lab reports.</li> <li>o Preventative services: polishing, scaling and fluoride, sealants, space maintainers and other services.</li> <li>o Minor restorative services: fillings, replacement fillings, prefabricated crowns.</li> <li>o Endodontic services: root canal therapy</li> <li>o Periodontal services: root planning, periodontal surgery, periodontal appliances.</li> <li>o Oral surgery: removal of teeth, surgical removal of cysts, treatment of fractures.</li> <li>o Adjunctive services: remedies to relieve dental pain, therapeutic injections and anesthesia</li> </ul> <p><b>Major Services:</b> Reimbursement up to 70% to a maximum of \$2,000 per calendar year per person. Major services include but are not limited to:</p> <ul style="list-style-type: none"> <li>o Crowns</li> <li>o Replacement crowns</li> <li>o Dentures and bridgework</li> <li>o Appliance maintenance</li> </ul> <p><b>Orthodontic:</b> Reimbursement up to 50% to a lifetime maximum of \$2,000 per person; only for children under the age of 22.</p> <p>For coverage that takes effect on or after July 1 of any calendar year, coverage for basic and major coverage will be 50% of the normal annual maximum for the first calendar year of coverage.</p>	<p>Employee pays 5% of the cost.</p> <p>Canada Post pays 95% of the cost.</p>

**Important note:** All claim forms for the plans listed above must be received by Great-West Life (GWL) **within 12 months** of the date expenses are incurred. Claim forms received **beyond 12 months** of the date the expense was incurred will not be eligible for reimbursement. It is strongly recommended to submit a predetermination (estimate) to GWL prior to incurring major expenses. Please contact GWL for further coverage or claims details at 1-866-716-1313.

To receive your health, dental and other claim payments by direct deposit, register with Great-West Life's GroupNet™ for Plan Members. Do this at [groupnet.greatwestlife.com](http://groupnet.greatwestlife.com). GroupNet provides you 24-7 access to submit claims online, sign-up for direct deposit, obtain claims history and view benefit plan details. Find out [how to access GroupNet](#).

Plan	Benefit Coverage Summary	Premium Share
<p><b>Basic Life Insurance and Canada Post Paid Death Benefit</b></p> <p>Sun Life Plan numbers 45085 &amp; 23226</p> <p><b>Mandatory plan</b></p>	<ul style="list-style-type: none"> <li>• Coverage of 2x annual salary</li> <li>• Coverage reduces by 10% of initial amount each year starting at age 66, until coverage reaches the greater of \$10,000 or 1/3 salary</li> <li>• First \$10,000 of coverage after age 65 is a Death Benefit paid by CPC</li> <li>• When you reach age 65, you are entitled to a paid-up coverage of \$10,000. This means that whatever your actual coverage is at age 65, you are entitled to \$10,000 of that coverage free-of-charge. This paid up benefit is maintained for life at no cost.</li> </ul>	<p><b>Life Insurance</b> Employee pays \$0.16 per \$1,000 of coverage and Canada Post pays \$0.04.</p> <p><b>Canada Post Paid Death Benefit</b> Canada Post pays 100% of the cost.</p>
<p><b>Short Term Disability Program (STDP):</b> Great-West/Morneau Shepell</p> <p><b>Disability Insurance (DI):</b> Sun Life Plan # 50800</p> <p><b>Mandatory plans</b></p>	<p>Up to 30 weeks of income replacement benefits (70% + top up credits) for supported absences related to illness, hospitalizations and non-work related accidents.</p> <p>Applies to full-time and part-time employees <b>after exhaustion of the above STDP program.</b></p>	<p><b>STDP</b> Canada post pays 100% of the program costs</p> <p><b>DI</b> Employee and Canada Post each pay 50% of the cost.</p>
<p><b>British Columbia Medical Services Plan (MSP) Premium</b></p> <p><b>Optional plan</b></p>	<p>Applicable to BC residents only. To be eligible for partial reimbursement of premiums, the employee must be enrolled in the British Columbia Medical Services Plan. Please refer to your collective agreement or terms and conditions for eligibility criteria.</p>	<p>Employee pays 30% and Canada Post pays 70% of the cost.</p>
<p><b>Vacation Leave &amp; Personal Days</b></p>	<p><b>Vacation:</b> upon hire to 7 years = 3 weeks, after 7-14 years = 4 weeks, after 14-21 years = 5 weeks, after 21-28 years = 6 weeks. 28 ++ years of service = 7 weeks.</p> <p><b>Personal days:</b> up to 7 days/year for full time employees, pro-rated for part-time employees. Please refer to Disability Income Protection Program section above for additional details.</p>	

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<p><b>Employee Assistance Program (EAP)</b></p> <p><i>Optional program</i></p>	<p>The <b>Employee Assistance Program (EAP)</b> is a <b>voluntary, confidential, short-term counselling and advisory service</b> that connects Canada Post employees and their immediate family members to a network of dedicated professionals who are available to provide assistance 24 hours a day, 365 days a year. Through your EAP you have access to professional counselling, smoking cessation, family support services, financial and legal advice, health coaching and nutrition support at no cost. Contact your EAP today to access support: <b>1 866 565-4903</b> or visit the Employee Assistance Program site on Intrapost &gt; You at Canada Post &gt; Employee Assistance Program (EAP).</p>	<p>Canada Post pays 100% of the cost.</p>
<p><b>Defined Benefit component of the CPC Registered Pension Plan</b></p> <p><i>Mandatory plan</i></p>	<p>To be eligible an employee must be scheduled to work a minimum of 12 hours per week. The Defined Benefit component of the CPC Registered Pension Plan provides you with a defined benefit pension. Under a Defined Benefit Pension Plan, your pension at retirement is based on a pre-set formula so you can calculate it anytime using your eligible earnings and years of plan membership. More information is available at <a href="http://www.cpcpension.com">www.cpcpension.com</a>.</p>	<p>Employee and Canada Post both contribute to the plan.</p>

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