Benefit Summary for Administrative Employees

This information is intended as an introduction to group benefits available to our administrative employees by KPU, through Manulife Financial. Employees should refer to their benefits package received upon being hired for complete details and the most up-to-date information.

Waiting Period		
	Coverage under age of 65	**Coverage age 65 and over**
Waiting Period (FOR ALL BENEFITS)	Benefits begin the first of the month following the hire date (exception: when the hire date is the first of the month, benefits begin on the hire date) Examples: Hire Date: May 1, Benefit Start Date: May 1 Hire Date: May 2, Benefit Start Date: Jun 1	Benefits begin the first of the month following the hire date (exception: when the hire date is the first of the month, benefits begin on the hire date) Examples: Hire Date: May 1, Benefit Start Date: May 1 Hire Date: May 2, Benefit Start Date: Jun 1

Extended Health Care (EHC)				
Services	***Coverage***	***Number of Visits***	***Coverage***	***Number of Visits***
Deductible	$25 Individual, $25 Family, per calendar year; Not applicable to Vision or Emergency Travel Assistance	N/A	$25 Individual, $25 Family, per calendar year; Not applicable to Vision or Emergency Travel Assistance	N/A
Reimbursement Level (Hospital Care, Medical Services & Supplies, Professional Services, Vision, Drugs)	100%	N/A	100%	N/A
Vision Care	$500	24 consecutive months- glasses/contacts/eye surgery	$500	24 consecutive months- glasses/contacts/eye surgery
Eye Exam	$75	Every 2 years	$75	Every 2 years
Chiropractor, Massage Therapist, Naturopath, Podiatrist/Chiropodist, Physiotherapist	$1,000 combined with other eligible paramedical services	$10 limit per visit for the first 12 visits, unlimited up to max service coverage/year thereafter	$1,000 combined with other eligible paramedical services	$10 limit per visit for the first 12 visits, unlimited up to max service coverage/year thereafter
Psychologist, Osteopath, Speech Therapist	$1,000 combined with other eligible paramedical services	Unlimited up to max service coverage / calendar year	$1,000 combined with other eligible paramedical services	Unlimited up to max service coverage / calendar year

Health Care Spending Account (HSCA)		
	Coverage under age of 65	**Coverage age 65 and over**
Provider	Manulife	Manulife
Health Care Spending Account (HCSA)	$500 per family per year (Exception: during the year of hire, amount is prorated based on hire date)	$500 per family per year (Exception: during the year of hire, amount is prorated based on hire date)

Employee Family Assistance Plan (EFAP)		
	Coverage under age of 65	**Coverage age 65 and over**
Provider	Homewood Health	Homewood Health
Counselling Services	Short-term counselling related to, but not limited to, work, family, and personal issues; Life Smart Coaching	Short-term counselling related to, but not limited to, work, family, and personal issues; Life Smart Coaching

Dental Coverage (DEN)		
	Coverage under age of 65	**Coverage age 65 and over**
Deductible	Nil	Nil
Basic Services Reimbursement Level	100%	100%
Benefit Maximum for Basic Services	Unlimited	Unlimited
Major Reimbursement Level	100%	100%
Benefit Maximum for Dentures and Major Restorative Services	$2,500 Annually	$2,500 Annually

LI, ADD, STD, LTD		
List of Benefit	**Coverage under age of 65**	**Coverage age 65 and over**
LI (Life Insurance)	3X Annual Earnings	1X Annual Earnings
Maximum Coverage	$800,000	$800,000
ADD (Accidental Death & Dismemberment)	4X Annual Earnings	1X Annual Earnings
Maximum Coverage	$800,000	$800,000
STD (Short Term Disability)	N/A	N/A
LTD (Long Term Disability)	75%	N/A
Maximum	$12,000	N/A

Emergency Travel Assistance		
	Coverage under age of 65	**Coverage age 65 and over**
Coverage	Emergency insurance for employees and dependents when traveling out of province or country of residence for business or pleasure	Emergency insurance for employees and dependents when traveling out of province or country of residence for business or pleasure
Deductible	Nil	Nil

Please refer to the Terms and Conditions of Employment for Administrative Employees for information regarding additional benefits including pension, annual vacation, leaves and professional development.