



**BENEFITS SUMMARY FOR MECHANICAL CONTRACTORS  
ASSOCIATION OF ALBERTA – \*\* Bronze Plan \*\***

**Life Insurance – employees only**

- \$ 40,000
- Reduces to 50% at age 65 and terminates at age 70

**Accidental Death & Dismemberment– employees only**

- \$40,000 - same as Life Insurance

**Optional Life- Available for employee and spouse**

- Units of \$10,000 to a maximum of 250,000
- Requires medical application

**Dependent Life**

- Spouse \$10,000
- Each Child \$5,000

**Optional Critical Illness**

- Units of \$25,000 to a maximum of \$200,000 for employees and spouses

**Long Term Disability-employee only**

- All eligible employees of a member Company under age 65.
- Amount is 66.7% rounded to the nearest dollar up to a maximum benefit of \$5,000 per month.
- Benefit is non-taxable
- Waiting period is 120 days

**Extended Health Care- Employees and dependents**

- No deductible
- 80% coverage for generic prescription drugs
- \$ 1500 Annual Maximum for prescription drugs
- \$300 Annual, combined Paramedical maximum
- Out of Country Travel
- Ambulance
- Vision one eye exam every 24 months

**Dental Care-employees and dependents**

- No deductible
- 80% reimbursement for basic dental only
- \$850 Annual maximum
- 9 month recall exams