



BENEFITS SUMMARY FOR MECHANICAL CONTRACTORS ASSOCIATION OF ALBERTA - CORE PLAN

Life Insurance – employees only

- 100% of annual earnings to a maximum of \$300,000
- minimum coverage of \$40,000
- Reduces 50% at age 65 and terminates at age 70

Accidental Death & Dismemberment– employees only

- 100% of annual earnings to a maximum of \$300,000
- minimum coverage of \$40,000
- Reduces 50% at age 65 and terminates at age 70

Optional Life- Available for employee and spouse

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

Dependent Life

- Spouse \$20,000
- Each Child \$10,000

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 \$8,000 per month.
- Benefit is non-taxable
- Waiting period is 120 days

Extended Health Care- Employees and dependents

- No deductible
- 100% coverage for generic prescription drugs, less the dispensing fee, unlimited maximum
- \$500 annual maximum, per practitioner, per covered person
- Out of Country Travel
- Ambulance
- Vision one eye exam every 24 months

Dental Care-employees and dependents

- No deductible
- 80% reimbursement for basic dental
- 50% for dentures, crowns and bridgework (major dental)
- 50% coverage for orthodontics for dependent children (age 19 or younger)
- \$2,000 per person per annual maximum for all basic and major dental combined
- \$2,000 lifetime maximum per child for orthodontic services
- Recall exams once every 9 months