

BENEFIT PLAN COMPARISON

Benefit	COVERAGE		
	Active Employee Plan	New Retiree Plan	Old Retiree Plan
Prescription Drug	\$6.50 dispensing fee cap* on drugs requiring a prescription \$450 out-of-pocket maximum applies to drugs legally requiring a prescription (not to OTCs eg. Low dose aspirin)	Same as Active Employees	\$1.00 per prescription deductible
Over-the-Counter drugs	Employee pays dispensing fees	Retiree pays dispensing fees	\$1.00 per prescription deductible
Semi-Private Hospital	unlimited day coverage	180 days per injury or illness	180 days per injury or illness
Nursing Services	Personal Support worker for dependants	Not available to Retirees	Not available to Retirees
Massage therapy	\$30 per visit to a maximum of 15 prescribed visits each calendar year	Same as Active Employees	limited to 20 treatments in a calendar year
Vision	\$350 every 24 months	Same as Active Employees	\$250 every 18 months
Dental recall exam	once every 9 months	Same as Active Employees	once every 6 months
Preventative dental coverage	\$2,500 annual maximum	Same as Active Employees	\$2,000 annual maximum
Restorative dental coverage	\$2,500 annual maximum	Same as Active Employees	\$2,000 annual maximum
Orthodontic dental coverage	Available to eligible Active Employees	Not available to Retirees	Not available to Retirees
Life Insurance	Available to eligible Active Employees	Not available to Retirees	Not available to Retirees
Long Term Disability	Available to eligible Active Employees	Not available to Retirees	Not available to Retirees

* Local pharmacy dispensing fee survey done annually and results communicated to UGRA.