

Ladysmith & Dist. Credit Union



Member Service Centre: 1.844.451.9698 benefits@cutrust.com

Overview and Eligibility

Every eligible employee gets more than a pay cheque. In addition to money, you receive benefits and other employee programs including:

Extended Health Care	Green Shield
Vision	Green Shield
Dental Care	Green Shield
Short-Term Disability	Desjardins
Long-Term Disability	Desjardins
Basic Life Insurance	Desjardins
Optional Life Insurance	Desjardins
Accidental Death & Dismemberment Insurance	Desjardins
Internet Based Cognitive Behavioural Therapy	Mind Beacon
Employee Family and Assistance Program	Morneau Shepell

Eligibility

Coverage for newly hired eligible employees becomes effective on the date of employment.

Coverage for your eligible dependents begins the same day as your coverage begins.

Enrollment

To enroll in your benefit program at the time of eligibility, you must complete the enrollment forms and keep the information updated regarding the status of your dependents and selected beneficiary(ies). Newborns, or other newly acquired dependents, must be enrolled within 60 days of dependency.

Please contact the [Member Service Centre](#) to make any changes to your dependents or beneficiaries.



Benefits Summary

Benefit	Coverage	Premium Costs
Extended Health Care	<ul style="list-style-type: none"> • Annual Deductible: \$25 • Reimbursement: 100% of eligible expenses • Up to \$200 per person per year for Chiropractor, Naturopath, Athletic Therapy and/or Osteopath, Chiropodist • Up to \$100 per person per year for Acupuncture and Speech Therapist. • Up to \$2,000 combined maximum per person per year for Mental Health Practitioner (including Psychologist, Social Workers and/or Clinical Counselor). • Unlimited for Massage Therapist and Physiotherapist** • Vision Maximum: \$200 per person per 12 months • In-Province Expenses: \$1 million lifetime maximum • Out-of-Province/Country Emergency: \$5 million per claim. 	Ladysmith and District Credit Union pays 100% of the premiums for Extended Health Care and Dental Care
Dental Care	<ul style="list-style-type: none"> • No Deductible • Reimbursement: • 75% Basic Expenses • 75% Major Expense • 50% Orthodontic Expenses (\$2,000 lifetime maximum per person) 	
Short-Term Disability	<ul style="list-style-type: none"> • Pays 66 2/3% of your weekly earnings • Maximum: \$3,462 per week • Benefit is taxable income 	Ladysmith and District Credit Union pays 100% of the premiums for Short-Term and Long-Term Disability
Long-Term Disability	<ul style="list-style-type: none"> • Pays 66 2/3% of your monthly earnings* • Maximum: \$15,000 per month • Benefit is taxable income 	
Basic Life Insurance	<ul style="list-style-type: none"> • Before age 65 benefit: 3 times your annual earnings* • After age 65 benefit: 1.5 times your annual earnings • Maximum: \$1.2 million 	Ladysmith and District Credit Union pays 100% of the premiums for Basic Life Insurance
Optional Life Insurance	<ul style="list-style-type: none"> • You and your spouse can each purchase up to \$500,000 of coverage in units of \$10,000 	You pay 100% of the premium for Optional Life Insurance
Accidental Death & Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> • Coverage: 2 times your annual earnings to a maximum of \$800,000* • Pays a percentage of your coverage depending on the loss 	Ladysmith and District Credit Union pays 100% of the premium for AD&D Insurance
Internet Based Cognitive Behavioural Therapy (iCBT)	<ul style="list-style-type: none"> • The iCBT program offers Cognitive Behavioural Therapy but through a digital platform. Cognitive Behavioural Therapy (CBT) is one of the most effective forms of therapy and works by helping an individual understand and change the thoughts, feelings and behaviours that are causing them psychological stress. The iCBT program can be accessed online using any device at any time. 	Ladysmith and District Credit Union pays 100% of the premium for iCBT
Employee and Family Assistance Program (EFAP)	<ul style="list-style-type: none"> • Provides employees with 24-hour access to confidential qualified counseling professionals who can help resolve their personal and work-related problems before they affect their health, family or ability to work 	Ladysmith and District Credit Union pays 100% of the premium for the EFAP

* **Annual Earnings** are based on your annual salary excluding overtime and bonuses. For a member earning a commissioned salary, the rate is the average remuneration received during the previous 12 months. If an hourly employee's hours vary, his/her earnings are to be calculated using the average number of hours worked in the last 12 months and the current hourly rate of pay.

** After reimbursement has been provided for 20 visits in a year, a physician's report is required before further reimbursement will be processed

For **Weekly Earnings** divide your annual earnings by 52 and for **Monthly Earnings** divide your annual earnings by 12.



Extended Health Care

The extended health care plan is designed to provide you and your family with additional health care protection over and above that provided by the Provincial Health Care plan. The Green Shield ID card is the only card you need to make claims for prescription drugs and other extended health services.

The Drug Plan requires a preauthorization process for getting the most effective drug for your medical condition. New drugs are evaluated to determine whether they will be 'automatically' covered by the plan or not. Green Shield will evaluate all new drugs and will assign the drug one of the following three statuses: "covered", "conditional", and "not covered". A list of the "conditional" and "not covered" drugs is available on the Green Shield website once you are logged in as a plan member or by contacting Green Shield. Please ensure that you/your doctor reviews this list to ensure whether or not the prescribed drug is listed. If it is listed as a "not covered" drug, you will not be eligible for reimbursement. If the drug is listed as a "conditional" drug, your doctor will have to review the eligible criteria list (on the website) and complete the pre-authorization form (also on the website).

Your extended health coverage includes travel benefits. Your Out-of-country emergency coverage is included for periods of up to a maximum of 60 days per trip, to a maximum benefit of \$ 5,000,000 per claim.

Dental

The dental care plan provides for yours and your family's dental needs.

All Green Shield Dental Care claims are reimbursed in accordance with the current Provincial Dental Association Fee Guide. If your Dentist charges fees higher than the guide you will be responsible for paying the excess amount.

Disability Insurance

Your disability plan provides coverage if you are unable to work due to an illness or injury that is not work related. If your disability is work related, you are covered under the provincial Workers' Compensation Board program (Work Safe BC). Together, these programs will replace some portion of your regular earnings when an illness or injury keeps you away from your job.

Your disability plan is made up of two types of coverage:

Short-Term Disability (STD)

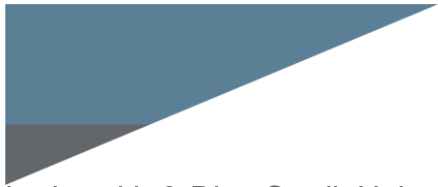
Long-Term Disability (LTD)

Employees will become eligible for STD benefits following the 7 day waiting period. STD benefits can continue for as long as 16 weeks. If you are still disabled after this time, you will be eligible to receive benefits under the LTD plan.

Basic Life Insurance

Basic Life Insurance provides financial assistance to your spouse, dependent or other beneficiary in the event of your death while you are an active employee. The amount paid out is based on your annual earnings and your age.

You do not have to provide medical information to receive this benefit. However, you must complete an enrollment form so that your beneficiary is recorded.



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Optional Employee Life Insurance

Optional Life Insurance allows you to purchase additional life insurance coverage for yourself. The coverage can be purchased in units of \$10,000, up to \$500,000. Any coverage is subject to approval from the insurer.

Optional Spousal Life Insurance

Spousal Life Insurance allows you to purchase coverage for your spouse for which you will be the beneficiary. The coverage can be purchased in units of \$10,000 up to \$500,000. Any coverage is subject to approval from the insurer.

Internet-Based Cognitive Behavioural Therapy

Effective, therapist-led treatment available to employees and their dependents that is available online through any device.

Employee & Family Assistance Program (EFAP)

EFAP provides confidential support over the telephone, in person, online and through a variety of issue based health and wellness resources. For immediate, confidential help, call 1-800-387-4765

Accidental Death & Dismemberment Insurance

Accidental Death & Dismemberment (AD&D) insurance provides coverage for loss of/loss of use of limbs, eyes, ears and mobility and death that are the result of an accident. Coverage is provided as follows:

For Loss of:	% of Coverage Paid
Paraplegia	200
Hemiplegia	200
Quadriplegia	200
Life	100
Both arms or both legs	100
Both hands or both feet	100
Sight of both eyes	100
One hand and one foot	100
Sight of one eye and either one hand or one foot	100
Speech and hearing in both ears	100
One arm or one leg	75
One hand or one foot	66 ^{2/3}
Speech	66 ^{2/3}
Hearing in both ears	66 ^{2/3}
Sight of one eye	66 ^{2/3}
Thumb and index finger of same hand	33 ^{1/3}
Four fingers of one hand	33 ^{1/3}
Hearing in one ear	33 ^{1/3}
All toes of one foot	25

For Loss of Use of:	% of Coverage Paid
Both legs or both arms	200
One arm and one leg on the same side of the body	200
Both hands or both feet	100
One leg and either one hand or one arm	100
One arm or one leg	75
One hand or one foot	66 ^{2/3}



Green Shield Online Services (for Health & Dental Claims)

Self-service through the Green Shield Canada (GSC) website makes things quick, convenient and easy.

You can register to:

- Submit many of your own extended health services or dental (including orthodontic) claims for instant adjudication
- Arrange for claim payments to be deposited directly into your bank account
- Upload claim forms, receipts, and supporting documentation for certain types of claims
- Look up coverage information about a specific drug via the “Is My Drug Covered” tool
- Submit a “pretend” claim to instantly find out what portion of a claim will be covered
- Find a dental, paramedical, or vision care provider in your area
- Access your personal claims information, including a breakdown of how your claims were processed
- Print personalized claim forms and replacement ID cards
- Print personal explanation of benefits statements for when you need to coordinate benefits or conveniently print a statement with one full years’ worth of claims
- Download the mobile app – GSC on the Go™ – for quick and easy access to your benefits plan information, anytime, anywhere.
- Earn points and bid on rewards through the interactive Change4Life™ health management portal

CU Trust Pension and Benefits Website – www.cutrust.com

Once your benefit coverage is active, you can visit our website at www.cutrust.com and self-register to access information such as:

- View your benefits and coverage information
- Access Plan-it Health Wellness Portal for a variety of information and interactive tools relating to health and wellness
- Contact the Member Service Centre
- Contact/links to the various service providers of your benefits plan



Questions

If you have any questions or concerns about your health or dental claims, contact the Green Shield Canada Customer Service Centre at greenshield.ca or 1-888-711-1119.

For all other inquiries, please contact the Member Service Centre at 1.844.451.9698 or benefits@cutrust.com