

Medical Services Plan (MSP)	
Premium cost sharing	<ul style="list-style-type: none"> 100% Employer paid
Waiting period	<ul style="list-style-type: none"> First of the month following 6 month waiting period
Extended Health Care	
Premium cost sharing	<ul style="list-style-type: none"> 100% Employer paid
Waiting period	<ul style="list-style-type: none"> 6 calendar months
Annual Deductible	<ul style="list-style-type: none"> \$100 Individual, per calendar year \$100 Family, per calendar year Not applicable to Out-of-Canada Emergency Medical Treatment or Vision
Reimbursement	<ul style="list-style-type: none"> 80% of eligible expenses until a maximum of \$1,000 has been paid per person per calendar year 100% of eligible expenses after a maximum of \$1,000 has been paid for Referral outside Canada for medical treatment available in Canada is reimbursed at 50%
Coverage & Maximums Prescription Drugs	<ul style="list-style-type: none"> Pay direct drug card Coverage up to the lowest cost generic equivalent drug. If no generic available, cost of prescribed drug will be covered. Where a prescription contains written direction from the physician or dentist that the prescribed drug is not to be substituted with another product, the full cost of the prescribed drug will be covered if it is an eligible expense under the plan A per script deductible equal to the pharmacy's dispensing fee portion of the cost of each prescription applies Fertility drugs - \$15,000 per lifetime
Hospital accommodation	<ul style="list-style-type: none"> Private room
Vision care	<ul style="list-style-type: none"> \$400 per 24 months for glasses, contact lenses and laser eye surgery One eye exam per 12 months for persons under age 18 and once per 24 months for persons age 18 and over.
Paramedical benefit	<ul style="list-style-type: none"> \$1,000 per calendar year for Psychologist/B.C. Registered Clinical Counsellor (Credential R.C.C.) \$500 per calendar year per each other eligible practitioner Chiropractor, Osteopath, Podiatrist/Chiropodist, Massage Therapist, Naturopath, Speech Therapist, Physiotherapist, Acupuncturist The recommendation of a physician is required for the services of a massage therapist
Orthotics	<ul style="list-style-type: none"> \$150 per calendar year for stock-item orthopedic shoes \$400 per three calendar years for custom-made orthotics
Hearing Aids	<ul style="list-style-type: none"> \$1,500 per three calendar years
Out-of-country emergency medical care and travel assistance	<ul style="list-style-type: none"> 100% coverage for out-of-Canada emergency medical treatment up to a lifetime maximum of \$5,000,000
Health Service Navigator	<ul style="list-style-type: none"> Internet resource centre, call centre, medical second opinion and coordination services
Dental Care	
Premium cost sharing	<ul style="list-style-type: none"> 100% Employer paid
Waiting period	<ul style="list-style-type: none"> 6 calendar months
Annual Deductible	<ul style="list-style-type: none"> Nil
Reimbursement & Maximums Basic	<ul style="list-style-type: none"> 80% for eligible services including recall exams (one per 9 months), x-rays, scaling, polishing, fillings, periodontal and endodontic services up to \$1,250 per calendar year
Major	<ul style="list-style-type: none"> 60% for eligible crowns, bridges and denture expenses up to \$3,000 per calendar year
Orthodontics	<ul style="list-style-type: none"> 50% for eligible orthodontic expenses up to \$3,250 per lifetime for dependent children and adults
Fee Guide	<ul style="list-style-type: none"> Current Fee Guide for General Practitioners approved by the Provincial Dental Association in the province where the services are rendered

Employee Assistance Plan															
Premium cost	<ul style="list-style-type: none"> 100% Employer paid 														
Coverage	<ul style="list-style-type: none"> Professional guidance for personal, family and work life 														
Disability															
	<table border="1"> <thead> <tr> <th>Long term</th> <th>Sick Leave - Clause 10.6 **</th> </tr> </thead> <tbody> <tr> <td>Premium cost sharing</td> <td rowspan="7"> <ul style="list-style-type: none"> Coverage begins after first full calendar month worked One and two thirds (1.604) days per full month worked, credited at the end of each month To a maximum of 261 days </td> </tr> <tr> <td>Waiting period</td> </tr> <tr> <td>Benefits paid</td> </tr> <tr> <td>Maximum monthly benefit</td> </tr> <tr> <td>Qualifying period for payment</td> </tr> <tr> <td>Duration of benefits</td> </tr> <tr> <td>Tax status of benefits</td> </tr> <tr> <td>Definition of disability</td> <td> Unable to perform the essential duties of: <ul style="list-style-type: none"> Own occupation for a period of 2 years following the qualifying period of 119 days <ul style="list-style-type: none"> Partial disability benefits available during the own occupation period Any occupation after 2 years </td> </tr> <tr> <td>Termination of coverage</td> <td> <ul style="list-style-type: none"> Age 65 less the qualifying period, or retirement, whichever is earlier </td> </tr> </tbody> </table>	Long term	Sick Leave - Clause 10.6 **	Premium cost sharing	<ul style="list-style-type: none"> Coverage begins after first full calendar month worked One and two thirds (1.604) days per full month worked, credited at the end of each month To a maximum of 261 days 	Waiting period	Benefits paid	Maximum monthly benefit	Qualifying period for payment	Duration of benefits	Tax status of benefits	Definition of disability	Unable to perform the essential duties of: <ul style="list-style-type: none"> Own occupation for a period of 2 years following the qualifying period of 119 days <ul style="list-style-type: none"> Partial disability benefits available during the own occupation period Any occupation after 2 years 	Termination of coverage	<ul style="list-style-type: none"> Age 65 less the qualifying period, or retirement, whichever is earlier
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** For entitlement in hours, see Collective Agreement

Basic Life Insurance	
Premium cost sharing	<ul style="list-style-type: none"> 70% Employer paid 30% Employee paid
Waiting Period	<ul style="list-style-type: none"> 6 calendar months
Who can be covered	<ul style="list-style-type: none"> Employee only
Coverage	<ul style="list-style-type: none"> 1.5x annual earnings
Maximum coverage	<ul style="list-style-type: none"> Without medical evidence: \$325,000 With medical evidence: \$400,000
Termination of coverage	<ul style="list-style-type: none"> Retirement

	Pension	Employee Savings Plan
	Municipal Pension Plan	Royal Bank of Canada
Employee Contribution	<ul style="list-style-type: none"> 8.5% employee contribution (increasing to 10.0% once YMPE is reached) 	<ul style="list-style-type: none"> 1.5% of regular earnings
Employer Contribution	<ul style="list-style-type: none"> 9.95% employer contribution 	<ul style="list-style-type: none"> 1.5% employer contribution
Vesting Period	<ul style="list-style-type: none"> 2 years 	<ul style="list-style-type: none"> Not applicable
Entitlement	<ul style="list-style-type: none"> First pay cheque 	<ul style="list-style-type: none"> First pay cheque

Vacation**	
1 st year	<ul style="list-style-type: none"> 1/12 of 10 days for each month or portion of a month greater than ½ worked by December 31
2 – 7 year	<ul style="list-style-type: none"> 15 days
8 – 12 year	<ul style="list-style-type: none"> 20 days
13 – 19 year	<ul style="list-style-type: none"> 25 days
20 - 29 year	<ul style="list-style-type: none"> 30 days
30 + year	<ul style="list-style-type: none"> 31 days

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