

General Information

Eligibility Requirements

Employers must be a member in good standing of the Truck Loggers' Association (TLA).

Employees must:

- work a minimum of **20 hours per week**
- have completed a **waiting period** as required by the employer
- be **actively at work**

Evidence of Good Health

1-2 Life Companies

To be approved for benefits, employees are required to provide evidence of good health acceptable to the insurer for themselves and all dependents.

3-9 Life Companies

All benefits are provided without evidence of good health. Long term disability (LTD) is limited to a benefit maximum of \$1,800; additional LTD is available with evidence of good health acceptable to the insurer.

Enrolment

All eligible employees who are actively at work on the effective date will be covered on the effective date of the Group. Any employee whose employment commences after the effective date of the Group is to be covered on the first of the month following completion of the waiting period, provided he/she is actively at work on the date this coverage is to become effective. Any employee who is not actively at work on the date his/her coverage is to become effective shall be covered on the first of the month following his/her return to active employment.

Salary

Salary is defined as the gross basic wages including bonus, overtime, commissions, etc., earned on a regular basis.

- Incorporated companies – T4's
- Unincorporated companies – T1's

Extended Health

Deductible

\$5 per prescription

Reimbursement

80% of eligible in-province expenses*; 100% of eligible out-

of-province emergency expenses

* After \$1,000 has been paid out for an individual in a calendar year, further eligible expenses incurred for that person within that year will be reimbursed at 100%.

Plan Maximum

For claims incurred In Canada – unlimited.

Out-of-country emergency claims - \$3,000,000 lifetime any one employee or dependent.

Benefits

Extended health benefits may be subject to contractual conditions and limitations:

Prescription drugs - includes Pay Direct Drug

Hospital - semi-private or private room accommodation; includes out-patient, emergency ward, short stay and hospital co-insurance charges

Paramedical Practitioners - fees of chiropractors, naturopathic physicians, podiatrists, physiotherapists, massage practitioners, speech therapists and clinical psychologists, acupuncture treatments

Medical Services & Supplies – e.g. orthopedic shoes, oxygen, blood and blood plasma, permanent prostheses, braces, crutches, splints, casts and trusses, ostomy and ileostomy supplies, wigs or hairpieces, purchase or rental of wheelchair, hospital bed, iron lung, respirator or cardiac screener, orthopedic shoes, hearing aids, dental accident coverage, private duty registered nurses, licensed practical nurses, and registered practical nurse, emergency ambulance services

Vision Care – \$250 every 24 months, plus \$75 per 24 months per person for eye exams

Travel Insurance - 100% of emergency medical expenses while travelling anywhere in the world outside your province of residence. Coverage includes emergency charges for physician and laboratory services, x-rays, hospital room, prescription drugs, local and air ambulance; 24 hour multilingual assistance to help identify the appropriate medical care, assist with emergency medical payments, arrange medical transportation and assist travel companions

Employee & Family Assistance Program (EFAP)

This confidential service is provided as part of the extended health plan, and provides assistance with personal problems, including but not limited to:

- couple/marital relationships
- family matters
- work-related/career concerns
- stress
- anxiety and depression
- alcohol and drugs
- aging parents
- childcare
- bereavement
- financial concerns
- legal concerns
- trauma

Dental

Plan A (Basic) – 80% reimbursement

Diagnostic, preventive, surgical and minor restorative procedures, prosthetic repairs, endodontic and periodontic services

Maximum \$2,500 combined with Plan B

Plan B (Major restorative) – 50% reimbursement

Crowns, bridges, partial and complete dentures

Maximum \$2,500 combined with Plan A

Plan C (Orthodontics) – 50% reimbursement

Lifetime maximum of up to \$2,500 per person (adults & children are covered)

Life Insurance

Amount of Insurance

\$50,000.00. The amount of insurance reduces by 50% at age 65 and terminates at age 70.

Conversion Privilege

At termination, an employee is eligible to convert their life insurance coverage to an individual policy without evidence of good health.

Accidental Death & Disablement (AD&D)

Amount of Insurance

The amount of insurance is equal to the amount payable under the employee's life insurance. Coverage is worldwide, seven days per week, 24 hours per day.

Benefits

Covers the following losses (including loss of use of) as a result of an accident.

Loss (or loss of use of)	Benefit
Life	principle sum
Both hands or both feet	principle sum
Entire sight of both eyes	principle sum
One hand and one foot	principle sum
One hand and entire sight of one eye	principle sum
One foot and entire sight of one eye	principle sum
Speech and hearing in both ears	principle sum
One arm	3/4 principle sum
One leg	3/4 principle sum
One hand	2/3 principle sum
One foot	2/3 principle sum
Entire sight of one eye	1/2 principle sum
Speech or hearing in both ears	1/2 principle sum
Thumb and index finger of either hand	1/3 principle sum
Hearing in one ear	1/6 principle sum
Quadriplegia (complete paralysis of both upper and lower limbs)	2 times principle sum
Paraplegia (complete paralysis of both lower limbs)	2 times principle sum
Hemiplegia (complete paralysis of both upper and lower limbs of one side of body)	2 times principle sum

Additional Benefits

In addition to the above benefits the following benefits are included if required as a result of a scheduled loss:

- Repatriation benefits – up to \$10,000
- Rehabilitation benefits – up to \$10,000
- Occupation training benefit for spouse – up to \$10,000
- Education benefit – the lesser of 5% of the principle sum or \$5,000 per dependent child enrolled in a post-secondary institution, for up to five years
- Family travel benefit – up to \$3,000
- Home alteration & vehicle modification – up to \$10,000

Short Term Disability (STD)

Amount of Insurance

55% of gross weekly salary up to the current EI maximum. Benefits commence on the first day of disability due to an accident, hospitalization or surgery and on the sixth day of disability due to sickness.

Benefit Period

The maximum benefit period is one year. Benefits are paid for non-occupational disabilities due to an accident or illness. This benefit replaces the sickness and illness benefit through EI and therefore may qualify for a reduction in EI premium.



Long Term Disability (LTD)

Amount of Insurance

66 2/3% of monthly salary, to a maximum benefit amount of \$3,000 per month. Evidence of insurability required for amounts over \$1,800.

Benefits Period and Termination

Benefits are payable monthly to age 65 while the employee is deemed “totally disabled”.

Definitions

Disability

During the elimination period (one year) and the next 24 months, the inability to perform one’s own occupation; thereafter, any occupation for which the employee is reasonably qualified. The loss of a license for any reason does not, in itself, constitute disability for employees who are employed as airplane pilots, copilots, or crew members.

Partial Disability

Within 31 days of the end of a period of receiving an LTD benefit payment under the Disability definition above, and as a result of the same injury or sickness an employee is incapacitated to the extent that, although unable to perform all the essential duties of their own occupation on a full-time basis, they are currently:

- participating in a Rehabilitation Program, or
- performing at least one of the essential duties of their own or any occupation on a part-time or full-time basis, and
- earning at least 20% less per month than their Indexed pre-disability earnings. Availability of work is not considered when assessing disability.

Indexed Pre-Disability Earnings

The employee’s salary is adjusted on each anniversary of the LTD benefit payments by the lesser of 10% or the current annual percentage increase in the Consumer Price Index (CPI) Canada.

Benefit Offsets

LTD benefits will be reduced by the following offsets:

- Primary CPP/QPP (paid to the disabled employee)
- Workers’ Compensation Board
- Any other group disability insurance provided by an employer.

All Source Maximum Benefit

The maximum LTD benefit will be 85% of take home pay if benefits are non-taxable or gross basic salary if benefits are taxable.

Taxation of LTD Benefits

The LTD benefit will be subject to income tax if the employer contributes to the cost of the employee’s LTD plan. BC Life withholds 10% tax, submits to Canada Revenue Agency (CRA), and at the end of each calendar year prepares a T4A for the disabled employee.

The LTD benefit will be deemed non-taxable if the employee pays 100% of the LTD plan premiums.

Health Spending Account (HSA)

Companies can set up a HSA, a tax-effective plan that pays for eligible health and dental expenses not paid through a group plan or the provincial health plan.

Employer contributions are tax deductible to the company and paid tax free to the employee or health provider.

Optional Life Insurance

Amount of Insurance

Employees and spouses can select multiples of \$10,000 to a maximum of \$250,000.

Evidence of insurability is required before any amount becomes effective, and insurance terminates at age 65.

Conversion Privilege

At termination, an employee is eligible to convert their optional life insurance coverage to an individual policy without evidence of insurability.

Premium rates (per \$1,000 of benefit)

AGE	NON-SMOKER		SMOKER	
	Males	Females	Males	Females
Under 35	\$0.09	\$0.05	\$0.12	\$0.06
35-39	\$0.10	\$0.07	\$0.14	\$0.08
40-44	\$0.14	\$0.09	\$0.23	\$0.13
45-49	\$0.24	\$0.15	\$0.44	\$0.21
50-54	\$0.36	\$0.26	\$0.67	\$0.37
55-59	\$0.69	\$0.45	\$1.25	\$0.65
60-64	\$1.28	\$0.74	\$2.18	\$1.11

Optional Accidental Death & Disablement (AD&D) Insurance

Amount of Insurance

Employees can select multiples of \$25,000 to a maximum of \$300,000. Total combined basic and voluntary AD&D maximum of \$500,000.

Employees can select single (employee only) or family coverage (employee and all dependents) that provides 40% of the selected amount for spouse and 5% on any dependent child (to a maximum of \$15,000).

Termination

Employee or spouse at age 70. Dependent insurance terminates earlier of date dependent is no longer eligible or the employee's insurance terminates.

At termination, an employee is eligible to convert their optional AD&D coverage to an individual policy without evidence of insurability.

Optional Critical Illness (CI) Insurance

Critical illness provides a one-time lump sum cash payment to an individual diagnosed with a covered critical illness and who survives 30 days after the diagnosis of a covered illness or surgery.

Amount of Insurance

Optional CI insurance is available to you and/or your spouse, under the age of 65, at time of application or annually at the next re-enrolment period in units of \$25,000 to a maximum of \$100,000 each, without providing medical evidence.

Pre-Existing Medical Condition

The CI benefit will not be paid if an insured suffers a sickness or sustains an injury for which medical advice, consultation, investigation or diagnosis was sought or received, or for which treatment was required or recommended by a doctor during the 24 months immediately prior to the effective date of coverage, and which directly or indirectly causes the specified covered condition to occur within the first 24 months from the effective date of coverage, or from any increase in the amount of insurance.

What's Covered

- heart attack
- blindness
- cancer
- stroke
- paralysis
- Parkinson's
- coronary artery bypass surgery
- Amyotrophic Lateral Sclerosis (ALS)
- major organ transplant (recipient only)
- Alzheimer's
- Multiple Sclerosis
- coma
- kidney failure
- deafness
- severe burns

Optional Registered Retirement Savings Plan (RRSP)

Employees can contribute as little as \$25 per month by payroll deduction or automatic bank debit in their name and/or their spouse. Contributions can be made to any combination of over 40 different funds (including one, three or five year GICs, equity fund, bond fund, mortgage fund, balanced fund, etc.).

The RRSP may be set up on an individual or group basis. In addition to preferred investment management fees, there are no set up fees or transfer or withdrawal charges.

Interested in a Quote?

For more information and a quote for your organization, contact our program plan managers:



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