

Your Employee Benefits Plan



Creative Roots Landscaping Ltd.

Classification: All Eligible Employees

Billing Division: 41986-01

Effective Date: August 1, 2022

This benefit summary outlines the principal features of the benefits available under your company's benefit plan. In the event of a discrepancy between this document and any contracts of insurance or services, the latter will govern.

EXTENDED HEALTH – Adjudicated by Pacific Blue Cross (Policy #41986-01)

Deductible (single / family)	No Deductible	
Plan Maximum	There is an unlimited lifetime maximum per person for in-province/territory eligible expenses. Eligible expenses are subject to the terms and conditions of the contract, including reasonable and customary (R&C) limits. Please visit your Pacific Blue Cross online Member Profile or contact us for more details.	
Prescription Drugs Coverage Charges for drugs which legally require a prescription from a physician or dentist and are dispensed by a pharmacist, physician, dentist or primary healthcare nurse practitioner.	100% when dispensed at an In Network pharmacy 80% when dispensed at an Out of Network pharmacy Generic Drug Plan <i>For a complete listing of PBC In Network pharmacies, please visit: www.pac.bluecross.ca/advicecentre/story/preferred-pharmacy-network</i>	
All Other In Province/Territory Eligible expenses	80%	
Drug Card	Yes	
In-Province/Territory Medical Travel	100%	
In-Province/Territory Hospital Accommodations	100% Semi-private and private	
Hearing Aids	\$400 in a 5 calendar year period	
Private Duty Nursing	Private duty care by a registered nurse for a person with an acute condition in the person's home, limited to a maximum of \$10,000 per calendar year or \$25,000 per lifetime, whichever comes first. Services of a private duty nurse require referral by a physician.	
Orthopedic Shoes	Custom fitted orthopedic shoes (including repairs) and modifications to stock item footwear to a maximum in a calendar year period of \$400 per adult (>18 years) and \$200 per dependent child (18 and under).	
Orthotics	Custom made orthotics to a maximum of \$200 per person per calendar year	
Paramedicals Reimbursement will be limited to reasonable and customary (R&C) charges, in addition to any specific limitations and maximums stated.	Chiropractor:	\$300/person/calendar year
	Naturopath:	\$300/person/calendar year
	Physiotherapist/ Kinesiologist:	\$300/person/calendar year
	Massage Therapist:	\$300/person/calendar year
	Psychologist:	\$300/person/calendar year combined with Registered Clinical Counsellors or Registered Social Workers
	Podiatrist:	\$300/person/calendar year
	Speech Therapist:	\$300/person/calendar year
	Acupuncture:	\$300/person/calendar year
	Homeopath:	\$100/person/calendar year
	Dietitian:	\$200/person/calendar year
Termination Age	Earlier of retirement or age 85	
Survivor Extension	24 months without payment of premium	
Conversion	Included	

OUT OF PROVINCE/TERRITORY/COUNTRY
Adjudicated by Pacific Blue Cross (Policy #41986-01)

The out of province/territory/country coverage is intended to cover emergency medical expenses incurred by you and your dependents while traveling outside of your province/territory/country of residence. This coverage is intended to supplement your provincial medical plan and is subject to provisions such as, but not limited to, submission deadlines, the plan deductible, plan maximums and reasonable and customary charges. An emergency is defined as a sudden unplanned occurrence of an acute condition demanding immediate medical attention.

Out of Province/Territory/Canada <ul style="list-style-type: none"> • Emergency Expenses • Medical Referral • Travel Medi-Assist 	100%
Maximum Number of Days per trip	In coordination with your provincial health care plan
Plan Maximum	There is a \$3,000,000 lifetime maximum per person for out-of-province/territory emergency. Eligible expenses are subject to the terms and conditions of the contract.
Out of Province/Territory/Country Non-Emergency Expenses	Same as In-Province/Territory Eligible Expenses
Termination Age	Earlier of retirement or age 85
Travel insurance (Baggage loss, trip cancellation or trip interruption)	Not included

VISION CARE - Adjudicated by Pacific Blue Cross (Policy #41986-01)

Vision Care Coverage	100%
Eye Wear (lenses, frames and contact lenses) & Laser Eye Surgery	\$200 every 24 months
Eye Exams <i>Subject to the R&C charges</i>	Adults: one exam every 24 months Dependent Children: one exam every 12 months

DENTAL - Adjudicated by Pacific Blue Cross (Policy #41986-01)

Deductible (single/family)	\$0/\$0
Dental Fee Guide	Pacific Blue Cross Fee Schedule
Specialist Fee Guide	Fee schedule + 10%
Basic Services	80%
Maximum	\$2,500/calendar year combined with Major Services
Check Up Frequency	2 per person per calendar year
Major Restorative Services	50%
Maximum	\$2,500/calendar year combined with Basic Services
Orthodontics	Not Included
Termination Age	Earlier of retirement or age 85
Survivor Extension	24 months without payment of premium
Conversion	Included
Basic Services – service for the care and maintenance of teeth. Includes exams, scaling, polishing, fluoride, fillings, x-rays, extractions, root canal therapy, and denture relining/rebasing, repairs, or adjustments Major Services – services for the replacement of missing teeth or reconstruction of teeth. Includes crowns, dentures and/or bridgework	

LONG TERM DISABILITY - Claims Managed by Canada Life (Policy #161145)

Schedule	66.67% of monthly earnings
Maximum Benefit	\$3,500 per month
Non Evidence Maximum	\$3,500
Tax Status	Non-Taxable
All Source Maximum	85% of take-home pay for non-taxable plan or 85% of total monthly earnings for taxable plan.
Elimination Period	119 calendar days, or the duration of the benefit period under the Short Term Disability plan (if applicable to your group) or sick leave benefit, whichever is later.
Maximum Benefit Period	2 Years
Definition of Disability	LTD benefits are payable for 24 months following the waiting period if disease or injury prevents you from performing the essential duties of your regular occupation.
Pre-existing Condition Means no benefits will be paid for disability arising from the disease or injury for which the person obtained medical care before becoming insured.	This clause does not apply if disability starts after being continuously insured for 12 months; or Has not had medical care for the disease or injury for a continuous period of 90 days after the insurance effective date
Termination Age	Earlier of retirement or age 65

BASIC LIFE - Claims Managed by Canada Life (Policy #161145)

Schedule	Flat benefit \$25,000
Overall Maximum	Flat benefit \$25,000
Non Evidence Maximum	Flat benefit \$25,000
Age Reduction	Reduces by 50% at age 65
Termination Age	Earlier of retirement or age 70
Conversion	Included

DEPENDENT LIFE - Claims Managed by Canada Life (Policy #161145)

Spouse	\$5,000
Each Child	\$2,500
Termination Age	Earlier of retirement or age 70

BASIC AD & D - Claims Managed by SSQ, Life Insurance Company Inc. (Policy #1T495)

Principal Sum	Matches Basic Life Benefit
Overall Maximum	Matches Basic Life Benefit
Age Reduction	Reduces by 50% at age 65
Termination Age	Earlier of retirement or age 70
Critical Illness Cancer Rider	5% of the Principal Sum up to a maximum of \$5,000 (one-time benefit)

EMPLOYEE AND FAMILY ASSISTANCE PROGRAM

Provided by Family Services and Employee Assistance Programs

Eligibility	All employees and dependents
Benefit Description	A confidential employee benefit that provides you and your family members with access to qualified counseling professionals and other resources to help resolve personal and work-related problems before they affect your health, family or ability to work.
For a comprehensive list of all services and resources available please see the last page of this benefit summary, your FSEAP brochure or visit the FSEAP website.	
Legal Consultation	30 minutes telephone or in person consultation to provide guidance in civil, family, motor vehicle, wills and estates, real estate, immigration and criminal law.
Financial Consultation	Credit counselling, debt management, tax planning, budgeting, setting goals, preparing for retirement and managing changes in personal situations.
Physical Well Being	Consultation with a registered dietician with follow ups over a period of a month. Referrals to Smoking Cessation support lines
Child/Eldercare Consultation	Assistance finding community resources
Clinical Counselling	Short term counselling, referral, assessment or information regarding personal and work-related issues including relationship, family, personal well being, career and addiction.
Website	http://www.fseap.bc.ca/
myFSEAP Portal	Username: BCCAEBT Password: 2bwell
Contact Number	604-732-6933 (Lower Mainland) or 1-800-667-0993 (Toll-free), 24 hours/365 days

VIRTUAL MENTAL HEALTH CARE PROGRAM - Provided by MindBeacon

Eligibility	All employees and dependents
Benefit Description	Effective mental health care that's centered around you. MindBeacon offers mental health tools you can access from the comfort of your computer.
Stronger Minds	Articles, videos and virtual events led by mental health experts. Resources are delivered to your inbox.
Live Therapy Sessions	Face-to-face, video or phone appointments with a registered therapist.
Therapist Guided Program	A 12 week guided course made available on any device that is built for you by a registered therapist.
Website	http://www.mindbeacon.com/bccabenefits
Email Address	help@mindbeacon.com

CAREPATH CHRONIC DISEASE MANAGEMENT PROGRAM

Provided by Carepath Inc.

Eligibility	Employees, dependents, parents and parents-in-law
Benefit Description	<p>A confidential employee benefit that provides you and your family members with access to specially trained Nurse Case Managers who provide personalized support and expert health care system navigation. Once paired with a Carepath Nurse Case Manager – a specialist in their disease or condition – members have a single point of contact to ensure continuity of care. From diagnosis through treatment and recovery, you and your family can receive assistance managing all types of serious illness including cancer.</p> <p>Carepath partners with the Cleveland Clinic global network to provide second opinions from world class physicians and specialists. Carepath's Medical Advisory Board provides a second opinion on Cancer cases and consists of some of the leading oncologist in Canada.</p>
Assessment of current treatment plan	Ensures your treatment plan is consistent with medical best practices
Second opinion	Receive a virtual second opinion concerning your diagnosis and treatment plan
Education	Help you understand your medical condition and your test results and treatment options
Clinical trials	Facilitate access to clinical trials you may be eligible for
Advocacy	Assistance developing questions for doctors appointments, assistance in finding local resources, empowering you to take an active role in your treatment
Support	Ongoing virtual nursing support, health education and coaching.
To access the program	<p>Call 1-866-883-5956 (Monday to Friday: 5:00am – 5:00pm PST), please identify yourself as a BCCA EBT member and provide your employer's name.</p> <p>Or complete the intake form via bccabenefits.carepath.ca</p>

OPTIONAL BENEFITS (PAYROLL DEDUCTED)

Premiums are 100% employee paid and deductions will be made by your employer on your pay stub. Please contact the BCCA Employee Benefit Trust office for the applicable enrolment forms. Further personalize your benefits coverage with these options

L I F E - Insured by Canada Life (Policy #161146)

Units	\$50,000
Overall Maximum	\$250,000
Spousal Coverage Available	Yes
Termination Age	Earlier of retirement or age 65
Health Evidence Required	Yes

A D & D - Insured by SSQ, Life Insurance Company Inc. (Policy #1T490)

Units	\$25,000
Overall Maximum	\$300,000
Family Option	Available
Age Reduction	Reduces by 50% at age 65
Termination Age	Earlier of retirement or age 70
Health Evidence Required	No

POLICY PROVISIONS

Waiting period: 3 months

Weekly hour requirements: **15 hours** – Extended Health and Dental Care
21 hours – Life, Dependent life, AD&D and Critical Illness
30 hours – Short Term and Long Term Disability

Dependent Definition: Spouse – Married or living together for at least 12 months
Children – Under age **19** and financially dependent, or
Under age **25** if unmarried and a full time student.

Benefits Pertaining to Canada Life – Life, Optional Life, Dependent Life, Short Term Disability and Long Term Disability

Access to Documents

You have the right, upon request, to obtain a copy of the policy, your application and any written statements or other records you have provided to Canada Life as evidence of insurability, subject to certain limitations.

Legal Actions

Every action or proceeding against an insurer for the recovery of insurance money payable under the contract is absolutely barred unless commenced within the time set out in the Insurance Act (for actions or proceedings governed by the laws of Alberta and British Columbia), The Insurance Act (for actions or proceedings governed by the laws of Manitoba), the Limitations Act, 2002 (for actions or proceedings governed by the laws of Ontario), or other applicable legislation. For those actions or proceedings governed by the laws of Quebec, the prescriptive period is set out in the Quebec Civil Code.

Appeals

You have the right to appeal a denial of all or part of the insurance or benefits described in the contract as long as you do so within one year of the initial denial of the insurance or a benefit. An appeal must be in writing and must include your reasons for believing the denial to be incorrect.

Benefit Limitation for Overpayment

If benefits are paid that were not payable under the policy, you are responsible for repayment within 30 days of Canada Life sending you a notice of the overpayment, or within a longer period if agreed to in writing by Canada Life. If you fail to fulfil this responsibility, no further benefits are payable under the policy until the overpayment is recovered. This does not limit Canada Life's other legal means to recover the overpayment.

Beneficiary Designation

Beneficiary not carried forward

You may make, alter, or revoke a designation of beneficiary as permitted by law. Any designation of beneficiary you made under your employer's previous policy prior to the effective date of this policy does not apply under this policy. You should review any beneficiary designation made under this policy from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from your employer.

No prior carrier

You may make, alter, or revoke a designation of beneficiary as permitted by law. You should review any beneficiary designation made under this policy from time to time to ensure that it reflects your current intentions. You may change the designation by completing a form available from your employer.

EMPLOYEE & FAMILY ASSISTANCE PROGRAM

FSEAP is Canada's only national not-for-profit provider of **Employee and Family Assistance Program (EFAP)** since 1975. As part of our family, you are covered by FSEAP services through your employer's benefit package. Below is some helpful information as to what services you are eligible for, what you can expect from your EFAP, and how to access these services.

Practical Help for all of Life's Challenges

Whether you're going through a crisis or want guidance on your general well-being, your EFAP is here to help. Your EFAP offers immediate, confidential assistance to help you find the right options and solutions to navigate through life's simple and complex challenges. EFAP services are offered in person, over the phone, online and through video conferencing to meet you where you need to be. They will help with each of the following to:

<ul style="list-style-type: none">• Build stronger family and personal relationships• Resolve conflicts• Balance work and family• Address addictions and substance misuse• Cope with separation and loss	<ul style="list-style-type: none">• Address depression and anxiety• Cope with personal crises• Manage anger more effectively• Address legal and financial problems• Deal with health-related concerns• Personal and job stress
--	---

Services Provided

Confidential Counselling Services and Work/Life Services, including Legal, Financial, Career, Nutritional, and Child/Eldercare Services.

Access your EFAP Online through the myFSEAP Portal

Username: BCCAEBT **Password:** 2bwell

Confidentiality

Accessing the EFAP is completely private and confidential.

Eligibility

The EFAP is available to you and any member of your immediate family, including your partner/spouse and your dependent children.

Cost

None. All EFAP services are paid for by your employer and are completely free to you.

Contact your EFAP

Contact your EFAP for immediate, confidential assistance 24/7/365. They will connect you with the right resources to help you achieve your goals.

1-800-667-0993 | www.fseap.bc.ca

We care about your safety, which is why we have added PocketPills Pharmacy to your health benefits!

Manage your medications for you and your loved ones, including parents or grandparents, from the safety of your home.

Save money with the special drug pricing for your group benefits plan and free home delivery!



Why Choose PocketPills As Your Pharmacy?

- The excellent PocketPills mobile and website experience
- Pharmacist accessibility via SMS, live chat, phone and email – no matter where you are
- Skip the pharmacy line-up and get FREE delivery across Canada
- Caregivers can easily manage loved ones medications and overall health
- Medication is sorted into easy to open PocketPacks that are convenient to bring with you wherever you go
- Our pharmacy care team provides health coaching



TRY US OUT
and order up to \$25 in
vitamins free of charge!
Use Coupon Code: BCCA VIP

Sign up at
app.pocketpills.com/gbvip





bccabenefits.carepath.ca

DIAGNOSED WITH A CHRONIC DISEASE?

Carepath provides you, your dependents, your parents and parents-in-law a medical second opinion and medical support for managing chronic diseases.



CHRONIC DISEASE MANAGEMENT PROGRAM

Carepath encompasses all health conditions that are persistent and generally slow in progression. This includes a robust cancer navigation program.

Services provided under Carepath include:

- Assistance in English or French from a registered nurse case manager throughout diagnosis, treatment and recovery in the public health system in Canada.
- Services are provided through a single point of contact to the extent reasonably possible, except where Carepath is prevented from doing so for reasons such as employee vacations, illness or termination.
- Expert advice from registered nurses, physicians and specialists.
- Education concerning their specific medical condition, treatment options and options for care.
- Education concerning how to communicate with doctors.
- Assistance in accessing appropriate medical resources.
- Assistance in communicating with their doctors.
- Assistance in understanding information provided to them by their doctors and other health care providers.
- In-depth assessments of treatment plans and options proposed by the local treating physicians to ensure they are consistent with medical best-practice.
- Facilitate access to tests, treatments and clinical trials.
- Explain options for tests and treatments in their particular case.
- Guide Covered Individuals to alternate treatment locations.
- Provide medical second opinions.
- Conduct doctor-to-doctor consults with Covered Individuals and their local treating physicians after completing second opinions.
- Coordinate specialist referrals with family doctors.
- Assistance in problem-solving issues.
- Research conditions and provide information and advice on what steps to take next.
- Provide advice on health care organizations that can provide support for treatment or care.
- Provide information and access to community and volunteer organizations that can provide additional support.
- Access physiotherapy, occupational therapy, speech language pathology, dietitian services, pain programs and other similar services.

CALL CAREPATH TO GET STARTED.

Identify yourself as a BCCA EBT member and provide your employer's name.

1-866-883-5956



A Healthy Dose of Savings

Pacific Blue Cross Members save on prescriptions by shopping within our Preferred Pharmacy Network.

COSTCO WHOLESALE **save on foods** **BioScript PHARMACY** **PriceSmart foods pharmacy** **PIVOT RX**
Pharmacy Made for You

Pharmacy at SAFEWAY **sobeys Pharmacy** **THRIFTY FOODS** **FRESHCO Pharmacy** **LONDON DRUGS pharmacy** **Lawtons DRUGS**

↓ Pay less for prescription drugs

For many benefit plans, rising prescription drug costs are impacting the ability to maintain coverage at current levels. And many British Columbians struggle to pay for medications — even with coverage.

Pacific Blue Cross has partnered with leading pharmacy retailers to offer guaranteed low prices and dispensing fees to all our plan members in British Columbia.

Every time you fill your prescription at a PPN location, you'll save money out of pocket and help to keep drug benefits sustainable for all.

You'll also receive:

- Lower dispensing fees
- Up to 100-day prescription refills, saving you money on dispensing fees
- The option to sign up for refill reminders, so you don't miss taking your medication
- Advice on patient assistance programs to help pay for specialty, high-cost drugs
- Assistance in applying for coverage for drugs that require special authorization from BC PharmaCare