

ARKAY CONTRACTING LTD.

EMPLOYEE BENEFITS PROGRAM

Following is a revised (June 2013) summary of your employee benefits program.

If you ever have concerns, doubts or questions on a product or services please call the toll-free claims number prior to incurring the expense.

Insurance Carrier: Great-West Life (www.greatwestlife.com)

Policy #: 158683

Customer Service (claims) Toll-Free #: 1-800-957-9777

Member Website: www.greatwestlife.com (click on GroupNet for Plan Members)

Benefit Summary

Life Insurance & Accidental Death and Dismemberment (AD&D) -

- Benefit amount is \$25,000
- Coverage reduces by 50% at age 65 and terminates at age 70 or retirement

Critical Illness -

- Benefit amount is \$10,000 for the employee, \$10,000 for Spouse and \$5,000 for each Child
- Covered Illnesses: Cancer, Heart Attack, Stroke, ALS, MS, Parkinson's to name a few
- Coverage terminates at age 65 or retirement

Health Care -

- Prescription Drugs (Pay-Direct Drug Card) are covered at 80%
 - Enhanced Generic Substitution - reimbursement is based on cost of the generic (when applicable)
- Medical Services and Supplies are all covered at 100% including Semi-Private Hospital stays
- Paramedical Services (Chiro, Physio, Massage Therapist, etc) are covered at 100% to a maximum of \$500 per year per person per discipline
- Out-Of-Country Medical Emergency is covered at 100% (unlimited maximum)
- Eye Exams are covered at 100% to a maximum of 1 every 24 months (every 12 months if under 21)
- Others include but are not limited to; Private Duty Nursing, Hearing Aids and Custom-Made Foot Orthotics
- **Please note:** This benefit works in conjunction with your Provincial MSP plan - MSP must be in place

Dental Care -

- Basic Services (check-ups, cleanings, scaling, fillings, x-rays, etc) are covered at 80%
- Major Services (crowns, bridges and dentures) are covered at 50%
 - Pre-existing conditions may apply to Major Services
- Orthodontic Services (braces) are covered at 50%
- Annual combined (Basic and Major Services)maximum of \$1,500 per year per person
- Lifetime Orthodontic maximum of \$1,500
- Recall Period (period of time between check-ups) - 2 / 12 months
- Reimbursement is based on dental fee guide, using a dentists that charges above the fee guide may result in you having to pay the difference
- Dentists are not required to submit claims on your behalf - it's a service they may or may not offer

Claims Submission -

- Claims must be submitted within 15 months from the date of service/purchase

Online Services -

- GroupNet for plan members
 - To register please go to - www.greatwestlife.com (click on GroupNet for Plan Members)
 - Services include -
 - Coverage details
 - Print personal claims forms
 - Set-up claims payments deposited directly into your bank account
 - View details of your claims
 - Look up when you are you are eligible for your next Vision Care or Dental Exam claim
 - Online Claims submission
- www.pharmacycompass.com - this is an online tool that you can use to help lower your out-of-pocket costs for prescription drugs and to help keep your Health plan affordable. This site compares prescriptions drugs prices at local pharmacies

Costco Pharmacy -

- By purchasing your Prescription Drugs at a Costco Pharmacy you will be reimbursed at 90% rather than the standard 80% you will receive at other pharmacies
- Costco membership is not required to use the services of their pharmacy

BC Fair PharmaCare - for employees residing in BC only

- Fair PharmaCare is BC's provincial drug program
- Coverage starts after a deductible is reached
- The deductible is based on your household income so you must first register Fair PharmaCare
- It is important to register with Fair PharmaCare because
 - this is the only way we can ensure our private plan is not paying for claims that the provincial plan should be picking up and
 - Great-West Life will eventually suspend prescription drug claims until you have proven you have registered
- To register
 - Please go to <https://pharmacare.moh.hnet.bc.ca/>
 - You will need (from each member of your family); Personal Health Number (Care Card Number), Date of Birth and for you (and your Spouse) Social Insurance Number and Net Income (line 236 from your tax return or notice of assessment - for the past 2 years)
 - Once registered you will receive a registration number - please provide it to Great-West Life at 1-800-957-9777 so they may update their records
- If you have already registered, please provide you registration number to Great-West Life. If you do not remember your registration number you can either call (604) 683-7151 or request a copy of your confirmation online at <https://pharmacare.moh.hnet.bc.ca/> once you have this number please notify Great West Life at 1-800-957-9777 so they may update their records

Supplemental Benefits

- Personal Life Insurance
- Personal Long-Term Disability Insurance
- Personal Critical Illness Insurance
- Spousal coverage is also available

If you and/or your spouse are interested in supplemental benefits please contact Mike Ramage at (604)375-6541 or mike@ramagebenefits.com