

## Plan Overview

Jan 20, 2025

GTN Technical Staffing Ltd Policy Number: 62665



## Life Insurance Class Coverage **Details** \$10,000.00 Flat Amount \$10,000.00 Maximum With Evidence \$10,000.00 Maximum No Evidence Reduces by 50% at age 65 10,000.00 2 Early Payment Privilege: Equal to the lesser of \$50,000 Maximum or 50% of the Plan Member Life Amount coverage 0 month waiting period Minimum of 20 hours per week required Terminates at age 70 \$10,000.00 Flat Amount \$10,000.00 Maximum With Evidence \$10,000.00 Maximum No Evidence Reduces by 50% at age 65 10,000.00 1 Early Payment Privilege: Equal to the lesser of \$50,000 Maximum or 50% of the Plan Member Life Amount coverage 0 month waiting period Minimum of 20 hours per week required Terminates at age 70 \$10,000.00 Flat Amount \$10,000.00 Maximum With Evidence \$10,000.00 Maximum No Evidence Reduces by 50% at age 65 10,000.00 3 Early Payment Privilege: Equal to the lesser of \$50,000 Maximum or 50% of the Plan Member Life Amount coverage 0 month waiting period Minimum of 20 hours per week required

Terminates at age 70



## Accidental Death and Dismemberment

Class	Coverage	Details
2	10,000.00 Maximum	\$10,000.00 Maximum With Evidence \$10,000.00 Maximum No Evidence \$10,000.00 Flat Amount Reduces by 50% at age 65 0 month waiting period Minimum of 20 hours per week required Terminates at age 70
1	10,000.00 Maximum	\$10,000.00 Maximum With Evidence \$10,000.00 Maximum No Evidence \$10,000.00 Flat Amount Reduces by 50% at age 65 0 month waiting period Minimum of 20 hours per week required Terminates at age 70
3	10,000.00 Maximum	\$10,000.00 Maximum With Evidence \$10,000.00 Maximum No Evidence \$10,000.00 Flat Amount Reduces by 50% at age 65 0 month waiting period Minimum of 20 hours per week required Terminates at age 70



## Dental Class Coverage **Details** \$1,000.00 Basic Maximum 80% Routine Care Reimbursement 80% Endodontics Reimbursement 80% Periodontics Reimbursement 80% 10 Units of Scaling 2 Reimbursement Routine Care Visit Every 9 months 24 months survivor benefit 0 month waiting period Minimum of 20 hours per week required Terminates at age 70 1 N/A N/A \$1,000.00 Basic Maximum 80% Routine Care Reimbursement 80% Endodontics Reimbursement 80% Periodontics Reimbursement 80% 10 Units of Scaling 3 Reimbursement Routine Care Visit Every 9 months 24 months survivor benefit 0 month waiting period Minimum of 20 hours per week required Terminates at age 70



Drugs		
Class	Coverage	Details
2	N/A	N/A
1	80% Coverage	80% Reimbursement \$5,000.00 Overall Maximum Mandatory Generic Substitute 0 month waiting period Minimum of 20 hours per week required Terminates at age 70
3	80% Coverage	80% Reimbursement \$5,000.00 Overall Maximum Mandatory Generic Substitute 0 month waiting period Minimum of 20 hours per week required Terminates at age 70



Healthcare		
Class	Coverage	Details
2	N/A	N/A
1	80% Paramedical Coverage	80% Major Health Reimbursement \$700.00 Hearing Aids Maximum over a 48 month period Artificial Eye/Limb: Initial prosthesis; 1 per lifetime \$2,000.00 Apnea Machine Maximum; 1 per 60 consecutive months \$5,000.00 Insulin Pump Maximum per 5 calendar years \$100.00 Blood Pressure Monitor Lifetime Maximum \$100.00 Compression Stockings Maximum \$3,500.00 Insulin Pump Supplies Maximum \$1,000.00 Artificial Eye/Limb Repair/Replacement Maximum \$4,000.00 Glucose Monitoring Equipment and Supplies Maximum \$3,500.00 TENS Machine Lifetime Maximum \$600.00 Viscosupplementation Maximum \$1,000.00 Wheelchair - Manual Lifetime Maximum \$3,000.00 Wigs Lifetime Maximum \$500.00 Cardiac Rehabilitation Maximum \$500.00 Cordiac Rehabilitation Maximum \$300.00 Foot Orthotics Maximum \$300.00 Private Duty Nursing Maximum \$25,000.00 Private Duty Nursing Maximum \$25,000.00 Prosthetics Lifetime Maximum Reasonable and Customary Expenses: Ambulance Services Hospital Medical Equipment Medical Services and Supplies Apnea Machine Supplies Apnea Mask Braces With Rigid Supports Crutches IPP Breathing Machine Ostomy Supplies Surgical Bra 80% Paramedical Reimbursement \$350.00 Acupuncturist Maximum \$350.00 Audiologist Maximum \$350.00 Chiropractor Maximum \$350.00 Chiropractor Maximum \$350.00 Massage Maximum



\$350.00 Occupational Therapist Maximum
\$350.00 Physiotherapy Maximum
\$350.00 Registered Dietician Maximum
\$350.00 Speech Therapy Maximum
\$350.00 Psychologist Maximum
\$350.00 Psychotherapist Maximum
\$350.00 Social Worker Maximum
\$350.00 Chiropodist Maximum
\$350.00 Osteopath Maximum
\$350.00 Podiatrist Maximum
\$350.00 Podiatrist Maximum

\$120.00 Adult Eye Exam Maximum over 24 months \$120.00 Child Eye Exam Maximum over 12 months

100% Eye Glasses & Contacts Reimbursement

\$300.00 Adult Eye Glasses & Contacts Maximum over a 24 month period

\$300.00 Child Eye Glasses & Contacts Maximum over a 12 month period

0 month waiting period

\$350.00 Naturopath Maximum

Minimum of 20 hours per week required

Terminates at age 70



80% Major Health Reimbursement

\$700.00 Hearing Aids Maximum over a 48 month period

Artificial Eye/Limb: Initial prosthesis; 1 per lifetime

\$2,000.00 Apnea Machine Maximum; 1 per 60 consecutive months

\$5,000.00 Insulin Pump Maximum per 5 calendar years

\$100.00 Blood Pressure Monitor Lifetime Maximum

\$100.00 Compression Stockings Maximum

\$3,500.00 Insulin Pump Supplies Maximum

\$1,000.00 Artificial Eye/Limb Repair/Replacement Maximum

\$4,000.00 Glucose Monitoring Equipment and Supplies Maximum

\$3,500.00 TENS Machine Lifetime Maximum

\$600.00 Viscosupplementation Maximum

\$1,000.00 Wheelchair - Manual Lifetime Maximum

\$3,000.00 Wheelchair - Electric Lifetime Maximum

\$500.00 Wigs Lifetime Maximum

\$500.00 Cardiac Rehabilitation Maximum

\$300.00 Foot Orthotics Maximum

300.00 Orthopedic Shoes Maximum

\$10,000.00 Private Duty Nursing Maximum

\$25,000.00 Prosthetics Lifetime Maximum

Reasonable and Customary Expenses:

**Ambulance Services** 

Hospital

Medical Equipment

Medical Services and Supplies

Apnea Machine Supplies

Apnea Mask

**Braces With Rigid Supports** 

Crutches

IPP Breathing Machine

Ostomy Supplies

Surgical Bra

80% Paramedical Reimbursement

\$350.00 Acupuncturist Maximum

\$350.00 Audiologist Maximum

\$350.00 Chiropractor Maximum

\$350.00 Massage Maximum

\$350.00 Naturopath Maximum

\$350.00 Occupational Therapist Maximum

\$350.00 Physiotherapy Maximum

\$350.00 Registered Dietician Maximum

\$350.00 Speech Therapy Maximum

\$350.00 Psychologist Maximum

80% Paramedical Coverage



\$350.00 Psychotherapist Maximum

\$350.00 Social Worker Maximum

\$350.00 Chiropodist Maximum

\$350.00 Osteopath Maximum

\$350.00 Podiatrist Maximum

100% Eye Exam Reimbursement

\$120.00 Adult Eye Exam Maximum over 24 months

\$120.00 Child Eye Exam Maximum over 12 months

100% Eye Glasses & Contacts Reimbursement

\$300.00 Adult Eye Glasses & Contacts Maximum over a 24 month period

\$300.00 Child Eye Glasses & Contacts Maximum over a 12 month period

0 month waiting period

Minimum of 20 hours per week required

Terminates at age 70



Out Of Country		
Class	Coverage	Details
2	N/A	N/A
1	\$5,000,000.00 Maximum	\$5,000,000.00 Out of Country/Province Maximum 60 Day Out of Country/Province Period 0 month waiting period Minimum of 20 hours per week required Terminates at age 70
3	\$5,000,000.00 Maximum	\$5,000,000.00 Out of Country/Province Maximum 60 Day Out of Country/Province Period 0 month waiting period Minimum of 20 hours per week required Terminates at age 70