

Benefits-at-a-Glance

Clinical Fellows

Highlights of your Plan

- * Supplementary Health, Dental and Out of Province/Country Emergency Health coverage
- * Supplementary Health and Dental benefits may be coordinated with spousal or other employer groups plans

Enrolment in the Plan

Your Supplementary Health, Out of Province/Country Emergency Health and Dental coverage commences on the first of the month following the date you become benefits eligible.

You must have regular full time or part-time status to be eligible for enrolment and be regularly scheduled to work at least 15 hours per week averaged over one shift cycle.

Temporary employees regularly scheduled to work at least 15 hour per week averaged over one shift cycle for a minimum of 6 months are also eligible.

You must permanently reside in Canada.

Participation in Supplementary Health and Dental is mandatory unless you provide proof of coverage under a spouse or other employer plan.

Employees with eligible dependents must enroll in Family coverage.

Supplementary Health

Premiums are 75% employer paid; includes Out of Province/Country Emergency Health coverage.

Prescription Drugs: 80% Least Cost

Alternative coverage of pharmacist dispensed prescription drugs listed on the Alberta Blue Cross Drug Benefit List.

Hospital Services: Semi-private room in a public general active treatment hospital in Canada; auxiliary care.

Other Health Services: Coverage includes ambulance; accidental dental; ancillary services; blood testing monitor; custom fitted braces; diabetic supplies; home nursing care; foot orthotics; hearing aids; ileostomy and colostomy supplies; medical aids; medical durable equipment; mastectomy prosthesis; orthopedic shoes; oxygen and supplies; prosthetic appliances; psychology services; hospital beds and wheelchairs; stump socks; surgical stockings; some specified maximums.

Paramedical practitioners: Chiropractor, Physiotherapist, Massage Therapy (prescription required), Podiatrist/Chiropodist; Speech Language Pathologist; Osteopath to specified maximums.

Out of Province/Country Emergency Health

30 days per trip coverage; maximum benefit \$2,000,000 per covered person per incident; 100% of reasonable and customary expenses for most emergency treatment, includes repatriation and travel assistance.

Voluntary Group RRSP and/or TFSA

You may deposit a percentage of your salary into an RRSP and/or TFSA account through payroll deduction. These plans are 100% employee paid and participation is optional. A tax receipt is provided. You may invest in a choice of funds. You must enroll for contributions to begin. To enroll see the [Group Savings Plan Website](#). For further information on the Group Savings Plan click [here](#).

Dental

Premiums are 75% employer paid.

Basic Services — Coverage is 80%, maximum \$2,500 per person each benefit year combined with extensive services; covers recall exams, polishing, bite-wing x-rays, fluoride treatments for dependent children; preventative and restorative services, surgical procedures, and endodontic, periodontic and denture services.



Extensive Dental Services — Coverage is 50%, maximum \$2,500 per person each benefit year combined with basic services; covers crowns, bridges, veneers, posts and cores, inlays and onlays.

Orthodontic Services — Coverage is 50%, lifetime maximum \$2,500 per person under age 21; orthodontic examinations; consultations; Interceptive, Interventive and Preventative services; cephalograms; facial and intraoral photographs; diagnostic models; functional appliance therapy, formal banding therapy and habit breaking appliances.

This is a quick reference guide to the Alberta Health Services Benefit Plan for Pharmacy & Dental Residents. If there is a question of interpretation between this summary and the official plan documents, the terms of the formal policies and official plan documents shall prevail.