

Benefits at-a-glance

City of Leduc
Group 23689, section EO
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This is a summary of your Alberta Blue Cross group benefits including those benefits you may have opted out of.
For a more detailed explanation of your coverage, please refer to your benefits booklet.

Life insurance

*Life	\$30,000
*Accidental death and dismemberment	Equal to amount of life insurance
*Optional life	Contact your plan administrator for more coverage details
*Optional critical illness	Contact your plan administrator for more coverage details

**May be subject to medical evidence. Please see your benefits booklet for more details.*

Prescription drugs

100% coverage, direct bill, generic pricing

Extended health

	100% coverage		
Ambulance services	Up to the maximum as outlined in the schedule of ambulance fees	**Covered practitioners	Per benefit year
Custom fitted braces	Once per limb in a 24-month period	Psychologist/Social Worker/ Clinical Counsellor	\$2,000
**Eye examinations	One eye exam in a 24-month period between 19 and 64 years of age	**Combined maximum of \$2,000 per benefit year for the following covered practitioners:	
Foot orthotics	\$400 per benefit year	Acupuncturist	Included
Hearing aids	\$800 in a 5-year period	Audiologist	Included
Home nursing care	\$15,000 per benefit year	Chiropractor	Included
Medical aids	Refer to your benefits booklet for details	Dietician	Included
Medical equipment	Included	Massage Therapist	\$1,000
Orthopaedic shoes	1 pair to a maximum of \$400 per benefit year	Naturopath	Included
		Occupational Therapist	Included
		Osteopath	Included
		Physiotherapist	Included
		Podiatrist/Chiropodist	Included
		Speech Language Pathologist	Included

*** Per visit maximums apply.*

Dental benefits

Basic	100% coverage up to \$2,000 per participant per benefit year (combined with extensive and periodontic benefits)
Periodontic	100% coverage up to \$2,000 per participant per benefit year (combined with basic and extensive benefits)
Extensive	80% coverage up to \$2,000 per participant per benefit year (combined with basic and periodontic benefits)
Orthodontic	50% coverage up to \$3,000 lifetime maximum per dependent under 21 years of age

Additional benefit(s)

Out of province/country emergency travel	100% coverage, 90-days maximum duration per trip Please refer to your benefits booklet for limitations and exclusions
Vision	100% coverage up to a maximum of \$400 every 24 months
Second Opinion	Physician specialists second opinion coverage for qualifying conditions
Balance	Membership in the Balance wellness program
Spending accounts	Health and wellness credits up to the amount allocated by your employer

This benefit summary is a guide and not intended to be a complete outline of your benefits. For a more detailed outline of your benefits, please sign in to the Alberta Blue Cross member web site through www.ab.bluecross.ca to refer to your benefits booklet. In the event of a discrepancy between this benefit summary and the group contract, the group contract shall be considered correct. Customer Service call centre 780-498-8000 or toll free 1-800-661-6995.