

Benefits at-a-glance

City of Leduc
Group 23689, section FHD
Issue date: January 2025

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	Two times annual earnings to a maximum of \$500,000
*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

Disability insurance

*Long term disability	66.67% of monthly earnings to a maximum of \$4,500 per month <i>*May be subject to medical evidence. Please see your benefits booklet for more details.</i>
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Prescription drugs

100% coverage, reimbursement

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	Acupuncturist	\$750
**Eye examinations	One eye exam in a 24-month period between 19 and 64 years of age	Audiologist	\$750
Foot orthotics	\$400 per benefit year	Chiropractor	\$750
Hearing aids	\$800 in a 5-year period	Dietician	\$750
Home nursing care	\$15,000 per benefit year	Massage Therapist	\$750
Medical aids	Refer to your benefits booklet for details	Naturopath	\$750
Medical equipment	Included	Occupational Therapist	\$750
Orthopaedic shoes	1 pair to a maximum of \$400 per benefit year	Osteopath	\$750
		Physiotherapist	\$750
		Podiatrist/Chiropracist	\$750
		Psychologist/Social Worker	\$750
		Speech Language Pathologist	\$750

** Per visit maximums apply.

Dental benefits

Basic	100% coverage up to \$1,500 per participant per benefit year (combined with extensive and periodontic benefits)
Periodontic	100% coverage up to \$1,500 per participant per benefit year (combined with basic and extensive benefits)
Extensive	80% coverage up to \$1,500 per participant per benefit year (combined with basic and periodontic benefits)
Orthodontic	50% coverage up to \$1,500 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 \$250 every 24 months
Second Opinion	Physician specialists second opinion coverage for qualifying conditions
Balance	Membership in the Balance wellness program

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.