

MBT Benefit Program Summary 2024 / 2025

Coverage	Level 1 (\$500-\$4,499)	Level 2 (\$4,500-\$7,499)	Level 3 (\$7,500-\$11,999)	Level 4 (\$12,000-\$24,999)	Level 5 (\$25,000-\$69,999)	Level 6 (\$70,000-\$99,999)	Level 7 (\$100,000+)
Life and AD&D ¹	\$10,000	\$10,000	\$15,000	\$60,000	\$100,000	\$250,000	\$400,000
Critical Illness: Age 19-64 Age 65 and over	N/A	\$5,000 \$2,500	\$5,000 \$2,500	\$10,000 \$5,000	\$25,000 \$12,500	\$50,000 \$25,000	\$100,000 \$50,000
Prescriptions: BC Formulary Managed Formulary	N/A	75%/ingredient cost 50%/ingredient cost	75%/ingredient cost 50%/ingredient cost	75%/ingredient cost 50%/ingredient cost	75%/ingredient cost 50%/ingredient cost	95%/ingredient cost 50%/ingredient cost	95%/ingredient cost 50%/ingredient cost
Professional Services i.e. Physiotherapist, Chiropractor, Naturopath, Registered Massage Therapist, Acupuncturist	N/A	70% Reimbursement \$500 max per practitioner \$900 combined maximum	70% Reimbursement \$500 maximum per practitioner \$900 combined maximum	80% Reimbursement \$500 maximum per practitioner \$900 combined maximum	90% Reimbursement \$500 maximum per practitioner \$900 combined maximum	90% Reimbursement \$800 maximum per practitioner \$2000 combined maximum	90% Reimbursement \$800 maximum per practitioner \$2000 combined maximum
Mental Health Services (includes Registered Clinical Counsellors, Registered Psychologists, Registered Social Workers).	N/A	95% Reimbursement \$750 Annual Maximum	95% Reimbursement \$750 Annual Maximum	95% Reimbursement \$750 Annual Maximum	95% Reimbursement \$750 Annual Maximum	95% Reimbursement \$900 Annual Maximum	95% Reimbursement \$900 Annual Maximum
Employee and Family Assistance Program	Provides short term, solution focused counselling at no cost to MBT members and their immediate family members. For more information please visit one.telushealth.com . Username: MBT; Password: Performers						
Health Care Spending Account	N/A	\$500	\$500	\$500	\$500	\$500	\$500
Custom Made Orthotics	N/A	\$300 maximum	\$300 maximum	\$300 maximum	\$300 maximum	\$300 maximum	\$300 maximum
Travel Insurance ²	N/A	90 days per trip	90 days per trip	90 days per trip	90 days per trip	90 days per trip	90 days per trip
Eye exam	N/A	\$65 per 24 months	\$65 per 24 months	\$65 per 24 months	\$65 per 24 months	\$65 per 24 months	\$65 per 24 months
Vision ³	N/A	\$250 per 24 months	\$250 per 24 months	\$250 per 24 months	\$250 per 24 months	\$300 per 24 months	\$300 per 24 months
Dental Basic Services - %/annual limit Major Services - %/annual limit Combined Basic/Major limit Orthodontic - %/lifetime limit	N/A	N/A	50% /\$500 N/A N/A N/A	\$50 Deductible 80% /\$1000 50% /\$1000 \$1000 N/A	100% /\$2500 80% /\$2500 \$2500 50%/\$1000	100% /\$2500 100% /\$2500 \$4000 50%/\$2500	100% /\$2500 100% /\$2500 \$4000 50%/\$2500

This is a general overview and is not an exhaustive list of available benefits or a full description of coverage. Please refer to the benefit booklet or login at www.gsceverywhere.ca for detailed information or to check individual benefit eligibility. In the event of a discrepancy between this and the policy, the policy will prevail.

¹ Minimum earnings of \$500 must be maintained. Amount of coverage in force prior to age 65 reduces by 50% at age 65 and further reduces by 10% each subsequent year on member's birthday to a maximum of \$10,000 at age 70.

² Out of province/country emergency medical travel insurance. coverage is not available in level 2 and 3 for members age 70 and over.

³ Prescription glasses/contacts; prescription sunglasses; laser eye correction surgery. An additional \$250 is available after 12 months if prescription changes.

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Coverage	Eligibility	Benefit	
Short Term Disability	Minimum average of \$17,500 in earnings over the 3 calendar years prior to the current benefit year	66.7% of the first \$400 of weekly earnings plus 55% of the remainder to a maximum benefit of \$1000 per week.	
Long Term Disability	Minimum average of \$35,000 in earnings over the 3 calendar years prior to the current benefit year	66.7% of the first \$3,000 of monthly earnings plus 50% of the remainder to a maximum of:	
		One year of Eligibility	\$2,500 per month
		Two or more years of Eligibility	\$5,000 per month
Substance Use Disorder Policy	MBT members must be in good standing with UBCP/ACTRA and attending, or completed treatment at, a licensed and/or accredited substance use facility,	A lifetime benefit of \$10,000 CAD towards the cost of any in-patient or out-patient substance use treatment program will be available to eligible MBT members.	
Retirement Plan	All MBT members under age 71	<ul style="list-style-type: none"> Visit www.ia.ca/rbs for plan details Log in to your individual account at www.ia.ca/myaccount 	

Claims Submission



Health & Dental

Receipts can be submitted directly to Green Shield. Sign up for GSC online services at www.gsceverywhere.ca for online claim submission, benefit eligibility, direct deposit and more. Please note receipts older than 12 months from the date of service will not be accepted.



Critical Illness

Please contact MBT office for more information



Disability

Claim forms are available at www.canadalife.ca. Please ensure that notification of claim is submitted within 10 days of onset of injury or illness. Canada Life is not liable for claims submitted after 90 days of onset injury or illness.



Substance Use Disorder Policy

For information please contact Sarah at sarah@mbt.ca. All inquiries are kept confidential.