

Benefits Summary

Riverbend Health Workers Union, Local 418 · Plan year 2026 · Fictional document created for the AskMyPress demonstration site.

This summary describes the benefits paid by the Employer for regular employees who work at least 15 hours per week (Article 19 of the Collective Agreement). Coverage starts on the first day of the month after three months of employment. The plan documents decide all claims.

At a glance

Benefit	Coverage	Limits
Prescription drugs	80% after deductible; 100% after \$1,000 of claims in a year	\$50 annual deductible per family
Physiotherapy, massage, chiropractic	80%	\$750 per person per year, combined
Psychologist or counsellor	100%	\$1,500 per person per year
Dental – basic (cleanings, fillings)	80%	\$2,500 per person per year, with major
Dental – major (crowns, bridges)	50%	Included in the \$2,500 maximum
Orthodontics (children under 19)	50%	\$2,500 lifetime per child
Vision	\$300 for glasses or contacts, plus one eye exam	Every 24 months
Group life insurance	2 × annual salary	Up to \$500,000
Long-term disability	70% of salary	After a 120-day waiting period
Employee and Family Assistance Program	Free, confidential counselling and advice	Available 24 hours a day

How to claim

Submit claims online or through the mobile app within 12 months of the date of service. Keep your receipts for 24 months. For dental work over \$500, ask your dentist to send a pre-treatment estimate first.

Adding a spouse or child

Add new dependants within 31 days of marriage, a common-law relationship of one year, birth or adoption. Later additions may need proof of good health.

Employee and Family Assistance Program

Call 555-0177 at any time for free, confidential short-term counselling, legal and financial advice, and help finding child or elder care. Your employer is never told who uses the service.

Retiring or leaving

Health and dental coverage ends on the last day of the month in which employment ends. Members may convert their life insurance to a personal policy within 31 days without a medical exam.