

MBT BENEFIT PROGRAM SUMMARY 2016/2017

COVERAGE	CLASS 1 (\$500- \$4,499)	CLASS 2 (\$4,500- \$7,499)	CLASS 3 (\$7,500 - \$11,999)	CLASS 4 (\$12,000 - \$24,999)	CLASS 5 (\$25,000 - \$69,999)	CLASS 6 (\$70,000 - \$99,999)	CLASS 7 (\$100,000 and up)
Life and AD&D coverage (Under age 65)	\$10,000	\$10,000	\$15,000	\$60,000	\$100,000	\$250,000	\$400,000
Prescription drugs (% of ingredient cost)	N/A	75%	75%	75%	75%	95%	95%
Paramedical coverage (per visit) 95% reimbursement (i.e. massage, physio, chiro)	N/A	\$30 ²	\$30 ²	\$40 ²	\$50 ²	50 ³	\$50 ³
Orthotics 95% reimbursement	N/A	\$300	\$300	\$300	\$300	\$300	\$300
Travel insurance (per trip) (out of country/out of province)	N/A	90 DAYS ⁴	90 DAYS ⁴	90 DAYS	90 DAYS	90 DAYS	90 DAYS
Eye exams (per 24 months) 95% reimbursement	N/A	\$65	\$65	\$65	\$65	\$65	\$65
Vision (per 24 months) 100% reimbursement (glasses, contacts, laser surgery, prescription sunglasses)	N/A	\$250 ⁵	\$250 ⁵	\$250 ⁵	\$250 ⁵	\$300 ⁵	\$300 ⁵
Dental							
Deductible	N/A	N/A	N/A	\$50	N/A	N/A	N/A
Basic - %/annual maximum	N/A	N/A	50%/ \$500	80%/ \$1000	100%/ \$2500	100%/ \$2500	100%/ \$2500
Major - %/annual maximum	N/A	N/A	N/A	50%/ \$1000	80%/ \$2500	100%/ \$2500	100%/ \$2500
Combined limits (basic/major)	N/A	N/A	N/A	\$1000	\$2500	\$4000	\$4000
Ortho - %/lifetime maximum	N/A	N/A	N/A	N/A	50%/ \$1000	50%/ \$2500	50%/ \$2500

¹Amount 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.

²\$500 maximum per paramedical discipline and \$900 combined maximum per benefit year.

³\$800 maximum per paramedical discipline and \$2000 combined maximum per benefit year.

⁴Not available over age 70 for class 2 and 3.

⁵Coverage is per 24 months unless there is a change in prescription in which case coverage is per 12 months.



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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 \$4,000 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 \$3000 of monthly earnings plus 50% of the remainder to a maximum benefit of:	
		One year of Eligibility	\$2500 per month
		Two or more years of Eligibility	\$5000 per month
Critical Illness (Enrolment Form is required)	\$17,500 in earnings in previous calendar year	\$10,000 Policy	
	\$70,000 in earnings in previous calendar year	\$50,000 Policy for Stunt Performers/\$100,000 Policy for Performers	
	\$100,000 in earnings in previous calendar year	\$100,000 Policy Stunt Performers and Performers	
Employee and Family Assistance Program	All MBT members resident in Canada	Short term counselling including: Family/Relationship Matters Financial Matters Legal Matters	

CLAIMS SUBMISSION

Health & Dental	Receipts can be submitted directly to Green Shield. Claim forms are available for download at www.mbt.ca , or sign up for Green Shield online services at www.greenshield.ca for access to personalized claim forms, benefit eligibility, direct deposit and online claim submission. Please note receipts older than 12 months from the date of service will not be accepted.
Disability	Claim forms are available for download at www.mbt.ca . Please ensure that notification of claim is submitted within 10 days of onset of injury or illness. Great -West Life is not liable for claims submitted after 90 days of onset of injury or illness.
Critical Illness	Please contact the MBT office for more information.
Employee and Family Assistance	For information please visit www.lifeworks.com . User ID: MBT, Password: Performers

