

MBT Benefit Program Summary 2020 / 2021

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 ¹)	\$10,000	\$10,000	\$15,000	\$60,000	\$100,000	\$250,000	\$400,000
Prescription drug (% 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
Health Care Spending Account	N/A	\$500	\$500	\$500	\$500	\$500	\$500
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 ⁶
Dental							
Deductible	N/A	N/A	N/A	\$50	N/A	N/A	N/A
<i>Basic</i> - % / annual maximum	N/A	N/A	50% / \$500	80% / \$1,000	100% / \$2,500	100% / \$2,500	100% / \$2,500
<i>Major</i> - % / annual maximum	N/A	N/A	N/A	50% / \$1,000	80% / \$2,500	100% / \$2,500	100% / \$2,500
<i>Combined limits (basic / major)</i>	N/A	N/A	N/A	\$1,000	\$2,500	\$4,000	\$4,000
<i>Ortho</i> - % / lifetime maximum	N/A	N/A	N/A	N/A	50% / \$1,000	50% / \$2,500	50% / \$2,500

1 Amount of coverage in force prior to age 65 reduces by 50% at age 65 and further reduces by 10% each subsequent year on members' birthday to a maximum of \$10,000 at age 70

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

4 Not available in class 2 and 3 for members 70 and over

5 Coverage 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 \$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
Critical Illness (Enrollment 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 Counseling includes: <ul style="list-style-type: none"> • family/relationship matters • financial matters • legal matters 	

Claims Submission



Health & Dental

Receipts can be submitted directly to Green Shield. Sign up for Green Shield online services at www.greenshield.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.



Employee and Family Assistance

For information please visit www.lifeworks.com.
User ID: MBT, Password: Performers