



## Canadian National Baptist Convention Group Policy No. 98265

The purpose of this document is to outline CNBC group insurance coverage through Equitable Life.

<b>Flex Plan 1</b>	<b>Flex Plan 2</b>
<b>Extended Health Care</b>	<b>Extended Health Care</b>
100% coverage for out-of-province & <a href="#">Vision Care</a> 80% reimbursement all else	100% coverage for out-of-province 80% reimbursement all else
Pay-Direct Generic Drug Card - \$2.00 per prescription deductible	Pay-Direct Generic Drug Card - \$2.00 per prescription deductible <a href="#">\$5,000 annual family drug maximum</a>
Paramedical Specialists: Chiropractor, *Massage Therapist, Naturopath, Osteopath, *Physiotherapist, Podiatrist/Chiropodist, *Psychologist (includes MSW/Clinical Counsellors), *Acupuncture, *Speech Therapist - Covered to \$300 per specialist per year per person in the family - *Physician's referral required	Paramedical Specialists: Chiropractor, *Massage Therapist, Naturopath, Osteopath, *Physiotherapist, Podiatrist/Chiropodist, *Psychologist (includes MSW/Clinical Counsellors), *Acupuncture, *Speech Therapist - Covered to \$300 per specialist per year per person in the family - *Physician's referral required
Semi-private hospital	Semi-private hospital
Orthotics: \$150/year per person in the family	Orthotics: \$150/year per person in the family
Purchase/rental of a variety of medical equipment including wheelchairs, crutches, braces, prosthetics, etc.	Purchase/rental of a variety of medical equipment including wheelchairs, crutches, braces, prosthetics, etc.
Hearing Aids: \$500/ 60 months per person	Hearing Aids: \$500/ 60 months per person
Vision Care \$100/2 years, reimbursed at 100%	<a href="#">No Vision Care</a>
World Access Travel Assist: \$5,000,000 coverage per person in the family, trips up to 90 days	World Access Travel Assist: \$5,000,000 coverage per person in the family, trips up to 90 days
Benefit terminates at age 70, or earlier retirement	Benefit terminates at age 70, or earlier retirement
<b>Dental Care</b>	<b>Dental Care</b>
\$25 Single / \$50 Family annual deductible	\$25 Single / \$50 Family annual deductible
<a href="#">100% Routine Services</a> including check-ups once every 6 months	<a href="#">80% Routine Services</a> including check-ups once every 9 months
50% Major Restorative services including crowns, bridges and dentures	50% Major Restorative services including crowns, bridges and dentures
\$1,000 per year, per person maximum	\$1,000 per year, per person maximum <a href="#">\$2,000 annual family maximum</a>
Claims paid according to the current general practitioners provincial fee schedule	Claims paid according to the current general practitioners provincial fee schedule
Benefit terminates at age 70, or earlier retirement	Benefit terminates at age 70, or earlier retirement
<b>Employee Life Insurance</b>	<b>Employee Life Insurance</b>
<a href="#">3 times</a> annual earnings to a max of \$200,000	<a href="#">2 times</a> annual earnings to a max of \$200,000
<b>Dependent Life Insurance</b>	<b>Dependent Life Insurance</b>
<a href="#">\$20,000 eligible spouse/\$10,000 eligible dependent</a>	<a href="#">\$10,000 eligible spouse/\$5,000 eligible dependent</a>
<b>Disability Coverage</b>	<b>Disability Coverage</b>
<a href="#">Short term disability coverage</a>	<a href="#">No short term disability coverage</a>



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