<table>
<thead>
<tr>
<th>Coverage</th>
<th>Benefit Description</th>
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</table>
| **Hospital** | - Semi-private hospital room accommodation  
                - Charges for hospital room accommodation outside Alberta will be paid at the lower of semi-private ward rate or $40 per day. |
| **80% coverage** | - Major medical expenses reimbursed at 80% unless otherwise indicated |
| **Drugs** | - Drugs that require a prescription under Provincial or Federal law, prescribed by a physician or dentist and dispensed by a licensed pharmacist and included in the drug formulary.  
             - New drugs that meet the criteria above will be reviewed to determine if the new drug product will be added to formulary.  
             - Drugs that can be purchased over-the-counter are not eligible under the plan.  
             - Reimbursement is based on the Least Cost Alternative (LCA) drug. LCA drugs have the same active ingredients as other drug products (e.g. brand name) but are less costly.  
             - The amount that is paid for a prescription drug includes the cost of the drug product, inventory allowance and a dispensing fee. The dispensing fee charged varies between pharmacies. The Plan will reimburse 100% of the dispensing fee to a certain maximum. The maximum amount reimbursed is based on the cost of the drug including any amount charged for inventory allowance, as described below.  |
| **Ambulance** | - Charges incurred in Canada for professional ambulance services to an active treatment hospital when required due to illness or injury. |

<table>
<thead>
<tr>
<th>Drug Cost</th>
<th>Maximum Dispensing Fee</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00 - $74.99</td>
<td>$5.00 reimbursement</td>
</tr>
<tr>
<td>$75.00 - $149.00</td>
<td>$7.50 reimbursement</td>
</tr>
<tr>
<td>$150.00 or greater</td>
<td>$10.00 reimbursement</td>
</tr>
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</tbody>
</table>
| Artificial Limbs/Breast Prosthesis | 80% coverage  
$2000 Maximum  
Physician written order required  
- Artificial limbs (excluding myoelectric-controlled prosthesis)  
- Artificial eyes  
- Braces which incorporate a rigid support of metal or plastic  
- Trusses  
- Cervical collars  
- Breast prosthesis as a result of a mastectomy  
- All appliances must be required to treat an existing medical condition.  
- The repair or replacement of a breast prosthesis does not require the written order of a physician; however such replacement or repair shall be limited to once in twenty-four (24) months. |
| Orthopedic Appliances | 80% coverage  
$350 maximum  
Physician written order required  
- Reimbursement is limited to $350.00 once in each 2 year period.  
- All appliances must be required to treat an existing medical condition. |
| Home Nursing | 80% coverage  
Maximum of $2000  
Physician written order required  
- Nursing care provided in the home by a practical or registered nurse where the covered person is suffering a chronic or debilitating condition.  
- Home-making services are not eligible. |
| Clinical Psychology/Masters Social Work | 50% of the cost of a treatment session  
Maximum of $1000  
- Treatment must be provided by a psychologist registered with the Psychologists’ Association of Alberta (PAA) or a Masters in Social Work.  
- Coverage is not provided for counselling sessions provided by practitioners who are not registered with PAA or who do not hold a Masters in Social Work.  
- Coverage is not provided for assessments. |
| Respiratory Equipment | 80% coverage  
Maximum of $1,500  
Physician written order required  
- Oxygen and related supplies (including compressors, nebulizers, masks, aerochambers, and tubing).  
- Reimbursement is limited to 50% for blood glucose monitors. Reimbursement is also limited to one machine per covered member in each five-year period.  
- 80% reimbursement for CPAP machines limited to one machine per lifetime |
| Colostomy/Ileostomy Supplies | 80% coverage  
Physician written order required  
- Colostomy Supplies  
- Ileostomy Supplies  
- Urostomy Supplies  
- Adult Incontinence Supplies |
| Diabetes Supplies | 80% coverage  
Physician written order required  
- Lancets/Penlets  
- Lancing Devices  
- Blood Glucose Test Strips  
- Urine Test Strips  
- Syringes  
- Insulin Pen Needles |
| Physiotherapy | 80% coverage  
Maximum of $1000  
- Services of a qualified physiotherapist in excess of those paid by the Regional Health Authority’s Community Rehabilitation Program (CRP). |
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| **Chiropractor**    | • 75% of the cost of a treatment session  
                      • Maximum of $1000  
                      • The plan will pay for chiropractic services once all allowable limits have been reached under Alberta Health Care. |
| **Podiatry**        | • 80% coverage  
                      • Maximum of $800  
                      • The plan will pay for podiatry services once all allowable limits have been reached under Alberta Health Care.  
                      • A letter from Alberta Health Care stating the date the maximum was reached must be submitted with the claim. |
| **Acupuncture**     | • 50% of the cost of a treatment session  
                      • Maximum of $800  
                      • Reason for treatment must be noted on the receipt.  
                      • Acupuncture administered by a registered acupuncturist as a pain reliever or anesthetic. |
| **Hearing Aids**    | • 50% coverage  
                      • Maximum of $1000 in any 5 consecutive calendar years  
                      • Physician written order required  
                      • Purchase and repair of hearing aids.  
                      • Maintenance, batteries and recharging devices are not covered. |
| **Eye Exams**       | • Covered to a maximum of $80 per covered person in any two consecutive calendar years  
                      • Reimbursement in excess of amounts not paid by Alberta Health Care. |
| **Emergency Medical Travel Insurance** | • Out-of-Province 30 day emergency medical travel plan  
                      • $5,000,000 maximum coverage per participant per year |

For some benefits the first payer will be a government program or another plan. For further information, please call Alberta Blue Cross Customer Service at 780-498-8000 within Edmonton and area or toll-free at 1-800-661-6995.

*The Major Medical Plan is not provided through a contract of insurance. For this Plan, the benefits are payable from premiums, interest or investment earnings and an excess of revenue over expenditures.*

This summary provides general information only. The terms and conditions of the collective agreement take precedence.