



Benefits

Bell & BTS – Ontario union employees

The Benefits team

May 2022

Omniflex program

Medical and Dental plans

- Very **comprehensible and flexible** benefits plan
- Covering over **32,000 Bell team member**, including over **35 collective agreements**
 - Same health plan provisions all across Canada
- Choose the health care, life and accident, and personal travel insurance you want
 - Medical and Dental choice of options and family status are **independent**
 - Change your options **every year** at enrollement
 - Eligibility to full benefits after 6 months
- Use a health reimbursement account (HRA) to cover health care expenses
 - HRA funds available to employees who **opt-out**
- Four available family status
 - Single, **Couple**, **Single Parent** & Family
- Enrollment is online via **one-stop Benefits site** which combines all information on your benefits and pension plans



Medical Plan



Medical	Traditional plan (ad hoc enrollment)
Family status	Single / Family
Deductible	\$25 S / \$50 F <i>(except on drugs)</i>
Prescription Drugs	90% of the first \$7K (\$14K family), 100% of the excess (Generic substitution)
Hospital Room	100% semi-private
Professional Services	100% Maximums per visit and annual max. ¹
Psychologists	100% Unlimited based on R&C ⁴
Vision	100% up to \$200 + 100% of eye exam/12 mths
Out-of-Country	EE & dep 180 days Pers & Bus Travel
Virtual Health Care	Included
Lock-in	ad hoc
HRA allocation	NA

Full Flexible Plan (Medical & Dental independent / with annual enrollment)		
Opt out	Option 2	Option 3
-	Single / Couple / Single Parent / Family	
-	None	None
-	80% Generic substitution	90% Generic substitution
-	100% semi-private	90% private
-	80% \$1,000 combined ² /year based on R&C ⁴ (no per visit max)	90% \$1,250 combined ³ /year based on R&C ⁴ (no per visit max)
-	80% Unlimited based on R&C ⁴	90% Unlimited based on R&C ⁴
-	100% up to \$200 + 80% of eye exam/24 mths	100% up to \$300 + 90% of eye exam/24 mths
180 days Business Travel only	EE & dep 180 days Pers & Bus Travel + trip cancellation	EE & dep 180 days Pers & Bus Travel + trip cancellation
Included	Included	Included
-	None	2 years
Flex \$		

\$1,000 per practitioner for Speech therapist* / Audiologist* / Occupational therapist* / Osteopath (\$35 per visit max.)

¹ Per visit max \$25 Dietician* / \$35 Naturopath / \$35 Homeopath w with a combined max of \$500

Per visit max \$30 Chiropractor / \$35 Physiotherapist* with a combined annual max of \$700

Per visit max \$45 Chiropractor or Podiatrist with a combined annual max of \$1,000

* medical note required

² Physiotherapist, Chiropractor, Chiropractor/ Podiatrist, Athletic therapist, Osteopath, Audiologist, Massage therapist*, Naturopath*, Homeopath*, Acupuncturist*, Nutritionist/Dietician*

³ Same as Option 2 plus Occupational Therapist & Speech Therapist

*Also subject to a maximum of \$350 (option 2) or \$500 (option 3) per person per year

⁴ Reasonable and Customary (R&C) limit reflects the general prevailing cost associated with this service in a specific region

No medical note required

Bell offers different levels of coverage with 2 additional categories (couple and single parent); More practionners (massage) with higher maximums per visit (physiotherapist) w/o medical note



Dental Plan



Dental	Traditional plan (ad hoc enrollment)
Family status	Single / Family
Deductible	\$25 S / \$50 F
Preventive/Basic	100% / 90%
Major services	60%
Annual max.	\$1,500/person, major only
Fee Guide	1 year lag
Recall exams	6 months
Orthodontics	-
Lock-in	ad hoc
HRA allocation	NA

Full Flexible Plan (Medical & Dental independent / with annual enrollment)		
Opt out	Option 2	Option 3
-	Single / Couple / Single Parent / Family	
-	None	None
-	80%	90%
-	50%	60%
-	\$1,500/person, major only	\$2,500/person, major only
-	Current	Current
-	9 months	9 months
-	-	50% up to \$2,500 lifetime maximum
-	None	2 years
Flex \$		

**Bell offers different levels of coverage with 2 additional categories (couple and single parent);
Similar overall coverage**



Life Insurance



Life and Accident	Who pays	Coverage	Who pays	Coverage
Basic coverage	100% ER	1x salary	100% ER	1x salary
	Full-Time: 75% ER / 25% EE Part-Time+1yr: 60% ER / 40% EE	Spouse: \$5,000 Children: \$2,500		
Optional (EE)	100% EE	Up to \$200,000	100% EE	1 to 6x salary
Optional (spouse)	100% EE	Up to \$100,000	100% EE	up to \$250,000
Optional (children)	-	-	100% EE	up to \$30,000
Critical illness	-	-	100% EE	up to \$150,000 for EE and Spouse \$10,000 for children

**Bell offers more optional life coverage;
One time opportunity to elect coverage without proof of good health**



Disability plans



Disability	STD	LTD	STD	LTD
Cost sharing	Full time: 75% ER / 25% EE Part time +1yr: 60%/40%	Full time: 75% ER / 25% EE Part time +1yr: 60%/40%	100% ER	100% ER
Definition	-	own occ. first 2 yrs	-	any occ.
Start	8th calendar day	27th weeks	8th calendar day	27th weeks
Duration	26 weeks	up to age 65	26 weeks	up to age 65
Earning replacement	26 wks @ 66.67% or @80% (100% EE top up)	60%	4 wks @ 100% 22 wks @ 70%	66.67%
Maximum	\$1,400/wk	\$6,000/mth	None	None
Indexation	-	None	-	None

Bell offers higher earning replacement in the event of disability



Illustration of BTS employee's contributions

Ontario Technician - all

Revised annually

	\$65,000 salary			
	Opt-Out	Single	Couple / Single Parent	Family
Medical & Dental	\$0	\$415	\$965	\$965
Life & Disability	\$895	\$895	\$900	\$900
Total EE cost - CMO	\$895	\$1,310	\$1,865	\$1,865
Total EE cost - FMO	\$0	\$1,045	\$1,300	\$1,485
EE Savings	\$895	\$265	\$565	\$380
+ HRA allocation - FMO	\$300	\$0	\$0	\$0

FMO			Flexdollars (\$ER)	Price tags (cost)	Remaining Flexdollars (\$EE)
Medical	opt out	Option 1	\$200	\$0	\$200
	single	Option 2	830 \$	1 575 \$	- 745 \$
		Option 3		1 925 \$	-1 095 \$
	single-parent or couple	Option 2	1 625 \$	2 550 \$	- 925 \$
		Option 3		3 000 \$	-1 375 \$
	family	Option 2	2 320 \$	3 375 \$	-1 055 \$
		Option 3		4 000 \$	-1 680 \$
Dental	opt out	Option 1	\$100	\$0	\$100
	single	Option 2	325 \$	625 \$	- 300 \$
		Option 3		750 \$	- 425 \$
	single-parent or couple	Option 2	700 \$	1 075 \$	- 375 \$
		Option 3		1 300 \$	- 600 \$
	family	Option 2	970 \$	1 400 \$	- 430 \$
		Option 3		1 825 \$	- 855 \$

Total medical & dental

Opt out	Allocated Flexdollars	\$300	
	Total price tags		\$0
	EE out of pocket		\$300
Single	Allocated Flexdollars	\$1,155	
	Total price tags		\$2,200
	EE out of pocket		-\$1,045
Single-parent or couple	Dollarflex alloués	\$2,325	
	Total price tags		\$3,625
	EE out of pocket		-\$1,300
Family	Dollarflex alloués	\$3,290	
	Total price tags		\$4,775
	EE out of pocket		-\$1,485

Assuming Option 2

CMO based on 60% / 75% ER cost sharing
 FMO based on 65% / 80% ER cost sharing; final figures based on 2023 renewal

Upon integration, maintain similar employee's premium level based on 65% / 80% ER cost sharing; Employee's future fluctuations based on Medical & Dental Plans only

Illustration of BTS employee's contributions

Ontario Technician – Opt-out

Revised annually

\$65,000 salary

Opt-Out

FMO			Flexdollars (\$ER)	Price tags (cost)	Remaining Flexdollars (\$EE)
Medical	opt out	Option 1	\$200	\$0	\$200
Dental	opt out	Option 1	\$100	\$0	\$100

Medical & Dental \$0

Life & Disability \$895

Total EE cost - CMO \$895

Total EE cost - FMO \$0

EE Savings \$895

+ HRA allocation - FMO \$300

Total medical & dental

	Allocated Flexdollars	\$300
Opt out	Total price tags	\$0
	EE out of pocket	+ \$300

Employees opting out of Medical & Dental plans save over \$1,175/yr, including access to a HRA



Illustration of BTS employee's contributions

Ontario Technician - Single

Revised annually

		\$65,000 salary		FMO		Flexdollars (\$ER)	Price tags (cost)	Remaining Flexdollars (\$EE)	
		Single		Medical	single	Option 2	830 \$	1 575 \$	- 745 \$
						Option 3		1 925 \$	-1 095 \$
				Dental	single	Option 2	325 \$	625 \$	- 300 \$
						Option 3		750 \$	- 425 \$
Medical & Dental		\$415							
Life & Disability		\$895							
Total EE cost - CMO		\$1,310							
Total EE cost - FMO		\$1,045							
EE Savings		\$265							
+ HRA allocation - FMO		\$0							

Total medical & dental (assuming Option 2)			
Single	Allocated Flexdollars	\$1,155	
	Total price tags	\$2,200	
	EE out of pocket		-\$1,045

Employees with Single family status save over \$250/yr

Illustration of BTS employee's contributions

Ontario Technician – Single-parent or couple

Revised annually

		\$65,000 salary	
		Couple / Single Parent	
Medical & Dental		\$965	
Life & Disability		\$900	
Total EE cost - CMO		\$1,865	
Total EE cost - FMO		\$1,300	
EE Savings		\$565	
+ HRA allocation - FMO		\$0	

FMO		Flexdollars (\$ER)	Price tags (cost)	Remaining Flexdollars (\$EE)
Medical	single-parent or couple	1 625 \$	Option 2	- 925 \$
			Option 3	-1 375 \$
Dental	single-parent or couple	700 \$	Option 2	- 375 \$
			Option 3	- 600 \$

Total medical & dental (assuming Option 2)

Single-parent or couple	Dollarflex alloués	\$2,325
	Total price tags	\$3,625
	EE out of pocket	-\$1,300

Employees with Couple and Single parent family status save over \$550/yr

Illustration of BTS employee's contributions

Ontario Technician - family

Revised annually

		\$65,000 salary		FMO		Flexdollars (\$ER)	Price tags (cost)	Remaining Flexdollars (\$EE)
				Medical family	Dental family			
				Option 2	Option 3	2 320 \$	3 375 \$	-1 055 \$
				Option 3			4 000 \$	-1 680 \$
				Option 2	Option 3	970 \$	1 400 \$	- 430 \$
				Option 3			1 825 \$	- 855 \$
				Total medical & dental (assuming Option 2)				
				Dollarflex alloués		\$3,290		
				Total price tags			\$4,775	
				EE out of pocket				-\$1,485
			Family					
Medical & Dental			\$965					
Life & Disability			\$900					
Total EE cost - CMO			\$1,865					
Total EE cost - FMO			\$1,485					
EE Savings			\$380					
+ HRA allocation - FMO			\$0					

Employees with Family coverage save over \$375/yr