

Benefits at-a-glance

Explore Edmonton Corporation
Group 84813, section FF
Issue date: April 2026

This is a summary of your Alberta Blue Cross group benefits including those benefits you may have opted out of.
For a more detailed explanation of your coverage, please refer to your benefits booklet.

Life insurance

*Life	Three times annual earnings to a maximum of \$400,000
Dependent life	\$20,000 for spouse, \$15,000 for each child
*Optional life	Contact your plan administrator for more coverage details

Disability insurance

*Short term disability	66.67% of weekly earnings to a maximum of \$1,500 per week
*Long term disability	66.70% of the first \$3,000 and 50% of the remainder of monthly earnings to a maximum of \$10,000 per month
	<i>*May be subject to medical evidence. Please see your benefits booklet for more details.</i>

Prescription drugs

100% coverage, direct bill, generic pricing

Extended health

Core Benefits - Medical Services

100% coverage

Ambulance services	Up to the maximum as outlined in the schedule of ambulance fees
Home nursing care	\$10,000 per benefit year

Core Benefits - Medical Supplies and Equipment

100% coverage

Custom fitted/custom made braces	Once per limb in a 24-month period
Foot orthotics	\$400 in a 2-year period
Hearing aids	\$500 in a 4-year period
Medical aids	Refer to your benefits booklet for details
Medical equipment	\$5,000 per benefit year
Orthopaedic shoes	\$250 per benefit year

Enhanced Benefits - Other

100% coverage

Diagnostic Services and Laboratory Testing	\$2,000 per benefit year
**Eye examinations	One eye exam in a 24-month period between 19 and 64 years of age

Enhanced Benefits -Paramedical Services**

100% coverage

Combined maximum of \$1,500 per benefit year for the following covered practitioners:

- Acupuncturist
- Athletic Therapist
- Chiropractor
- Massage Therapist
- Naturopath
- Occupational Therapist
- Osteopath
- Physiotherapist
- Podiatrist/Chiropracist
- Psychologist/Social Worker
- Speech Language Pathologist

***Per visit maximums apply.*

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Dental benefits

Basic	80% coverage up to \$2,000 per participant per benefit year (combined with extensive benefits)
Extensive	50% coverage up to \$2,000 per participant per benefit year (combined with basic benefits)
Orthodontic	50% coverage up to \$2,000 lifetime maximum per dependent child

Additional benefit(s)

Out of province/country emergency travel	100% coverage, 60-days maximum duration per trip Please refer to your benefits booklet for limitations and exclusions
Vision	100% coverage up to a maximum of \$300 every 24 months
Balance	Membership in the Balance wellness program
Spending accounts	Health and Wellness credits up to the amount allocated by your employer

This benefit summary is a guide and not intended to be a complete outline of your benefits. For a more detailed outline of your benefits, please sign in to the Alberta Blue Cross member web site through www.ab.bluecross.ca to refer to your benefits booklet. In the event of a discrepancy between this benefit summary and the group contract, the group contract shall be considered correct. Customer Service call centre 780-498-8000 or toll free 1-800-661-6995.