		Current GSU Benefits			**CUPE 3902-unit 1 Top-up Plan**		**Combined Benefits**	
	Health Plan Coverage							
	Most Prescription Drugs	80% to $5,000			90% to $5,000		$10,000; up to 100%	
	Clinical Psychologist/MSW Counsellor	100% to $500			100% to $500 once GSU maxed		100% to $1000	
	Registered Massage Therapy	$25/visit to $500			up to $20 more to $400		$45/$900	
	Chiropractic	$15/visit to $300			up to $30 more to $600		$45/$900	
	Physiotherapy	$30/visit to $600			up to $15 more to $300		$45/900	
	Naturopathic Doctor	$15/visit to $300			up to $30 more to $600		$45/900	
	Accupuncturist	$15/visit to $300			up to $30 more to $600		$45/900	
	Speech Therapist	100% to $1,000			additional $1,000 at 100%		$2,000	
	Orthotics	$350/year			up to $450, inclusive of GSU; 1 pair/year		$450/year	
	Health Plan overall Max (includes above and other covered services and items (nursing, medical equipment)	$10,000 (including other addional coverages under Health Plan Coverage)			up to $10,000 additional coverage		$20,000 combined	
	Dental Plan Coverage: prevent/basic/surgery/per	Preventative 70%; basic 70%; major restorative $0 $550 combined max			80% up to $1000 -i.e. up to 100% top-up under GSU plan, additional claims@80% , and 50% major restorative to $1,000 max reimbursement		$1,550/year (up to 100% basic and preventative to first $785 of claims)	
	Vision (exam, laser, lenses, etc)	$75 exam/24m; $125 eye wear/24m			up to $90/24m exam, inclusive of GSU; eye wear up to $300/24m, inclusive of GSU		$90/24 months exam plus $300/24m eyewear;	
	Travel (health/medical/cancel/int	120 days; $5M; Cancel $1500; inter $5000			no addition		120 days; $5M; Cancel $1500; inter $5000	
	HR May 21, 2015							

Note: There is a $2000 maximum on the GSU plan and a $1000 maximum on the Unit 1 Top-up Plan combined across the following categories:
Registered Massage Therapy
Chiropractic
Physiotherapy
Naturopathic Doctor
Accupuncturist