

OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

OCTOBER 31, 2018

Salary is often taken as the sole measure of the worth of an agreement. However, this can be greatly misleading, as many other elements in a collective agreement can dramatically impact the quality of nursing work. Typically, nursing unions in Canada have one agreement that represents the majority of nurses in the province (the provincial standard for the membership). The values for the comparisons come from these agreements. Efforts have been made to ensure that similar provisions are compared. However, some items do not have comparable provisions.

Unless otherwise noted, all information is based on a seven-and-three-quarter-hour shift (shift lengths vary across the country), i.e. not a twelve-hour shift. It is understood that nurses across the country work shifts of varying length. For the purpose of this document, to give a relative overview of contract clauses and salaries amongst the affiliates, it is easiest to limit information to the one shift. Also, information has been gathered from collective agreements that the respective affiliates believe best represents their agreements.

Please be advised that this document is only intended as a guide. Copies of collective agreements are available on the websites of most unions.



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Affiliates of the CFNU:

- United Nurses of Alberta (UNA)
- Saskatchewan Union of Nurses (SUN)
- Manitoba Nurses Union (MNU)
- Ontario Nurses' Association (ONA)
- New Brunswick Nurses Union (NBNU)
- Nova Scotia Nurses' Union (NSNU)
- Prince Edward Island Nurses' Union (PEINU)
- Registered Nurses' Union of Newfoundland and Labrador (RNUNL)

Associate Member Organization:

- Canadian Nursing Students' Association

Rates in effect as of October 31, 2018

A number of nurses' unions' contracts have expired and are currently in negotiations.

OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

SALARY BY PROVINCE FOR A GENERAL DUTY REGISTERED NURSE

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hrs
	Min	Max	Min	Max			
BCNU (B.C.)	33.56	44.06	65442.00	85917.00	9	3/31/2019	1950.00
UNA (Alb.)	36.86	48.37	70798.85	92906.68	9	3/31/2020	1920.75
SUN (Sask.)	35.99	46.72	70137.31	91047.94	6	3/31/2018	1948.80
MNU (Man.)	35.66	42.05	71873.03	84742.84	5	3/31/2017	2015.00
ONA (Ont.)	32.66	45.94	63687.00	89583.00	9	3/31/2020	1950.00
FIQ (Que.) CEGEP	23.49	38.05	45805.50	74197.50	18	3/31/2020	1950.00
FIQ (Que.) BSN	24.76	44.12	48282.00	86034.00	18	3/31/2020	1950.00
NBNU (N.B.)	32.54	39.57	63697.05	77458.28	7	12/31/2018	1957.50
NSNU (N.S.)	33.84	39.87	65985.00	77742.53	6	10/31/2020	1950.00
PEINU (P.E.I.)	32.48	39.60	63336.00	77220.00	6	3/31/2018	1950.00
RNUNL* (N.L.)	32.33	40.03	63043.50	78058.50	6	6/30/2016	1950.00

*For NS-28 only; see RNUNL Collective Agreement for NS-30 and NS-31)

SALARY FOR A LICENSED PRACTICAL NURSE

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hrs
	Min	Max	Min	Max			
BCNU (B.C.)	27.20	29.94	53040.00	58383.00	9	3/31/2019	1950.00
AUPE - AHS (Alb.)	26.45	34.63	53501.74	70047.83	8	3/31/2017	2022.75
CUPE (Sask.)	33.73	36.13	65733.02	70410.14	3	3/31/2017	1948.80
MNU (Man.)	27.30	33.38	55017.56	67260.70	6	3/31/2017	2015.00
ONA (Ont.)*	25.83	29.00	50368.50	56550.00	6	3/31/2020	1950.00
FIQ (Que.)**	22.04	29.72	41545.40	56022.00	12	03/31/2020	1885.00
NB (CUPE)	25.85	27.82	50407.50	54249.00	3	6/30/2019	1950.00
NSNU (N.S.)	24.31	26.10	47396.82	50903.59	4	10/31/2020	1950.00
PEIUPSE (P.E.I.)	24.28	26.43	47346.00	51538.50	3	3/31/2020	1950.00
NAPE (N.L.)	24.52	27.23	47814.00	53098.50	3	3/31/2020	1950.00

* Rates vary - rates shown from Strathroy Middlesex General Hospital

** The employee who does not benefit from shift overlap when report is given between shifts receives a premium of 2%.

OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

SALARY FOR ASSISTANT HEAD NURSE/SUPERVISOR

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hrs
	Min	Max	Min	Max			
UNA (Alb.)	38.09	50.67	73161.37	97324.40	9	3/31/2020	1920.75
SUN (Sask.)	39.23	48.92	76451.42	95335.30	6	3/31/2018	1948.80
MNU (Man.)	38.30	47.98	77164.43	96669.63	6	3/31/2017	2015.00
ONA (Ont.)*	34.05	47.63	66937.50	92878.50	12	3/31/2020	1950.00
FIQ (Que.)	28.93	42.00	56413.50	81900.00	12	03/31/2020	1950.00
NBNU (N.B.)	36.71	44.66	71859.83	87421.95	6	12/31/2018	1957.50
NSNU (N.S.)	34.72	40.78	67707.79	79525.15	6	10/31/2020	1950.00
PEINU (P.E.I.)	32.99	41.19	64330.50	80320.50	6	3/31/2018	1950.00

* Rates vary - rates shown from Timmins and District Hospital

SALARY FOR A HEAD NURSE

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hrs
	Min	Max	Min	Max			
UNA (Alb.)	40.34	54.11	77483.06	103931.78	9	3/31/2020	1920.75
SUN (Sask.)	42.76	52.38	83330.69	102078.14	5	3/31/2018	1948.80
MNU (Man.)	40.42	51.10	81454.36	102966.50	6	3/31/2017	2015.00
NBNU (N.B.)	37.57	45.72	73543.28	89496.90	6	12/31/2018	1957.50
NSNU (N.S.)	35.61	41.70	69430.33	81308.37	6	10/31/2020	1950.00
PEINU (P.E.I.)	37.00	46.29	72150.00	90265.50	6	3/31/2018	1950.00



OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

SALARY FOR A CLINICAL NURSE SPECIALIST

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hours
	Min	Max	Min	Max			
UNA (Alb.)	42.33	56.80	81305.35	109098.60	9	3/31/2020	1920.75
SUN (Sask.)	42.76	52.38	83330.69	102078.14	5	3/31/2018	1948.80
MNU (Man.)	46.07	55.71	92831.50	112249.61	4	3/31/2017	2015.00
ONA (Ont.)*	47.19	54.10	92020.50	105495.00	7	3/31/2020	1950.00
FIQ (Que.)	26.30	48.63	49575.50	91667.55	18	03/31/2020	1885.00
NBNU (N.B.)	34.16	41.55	66868.20	81334.13	6	12/31/2018	1957.50
NSNU (N.S.)	39.78	45.60	77571.16	88910.77	5	10/31/2020	1950.00
PEINU (P.E.I.)	35.68	43.91	69576.00	85624.50	6	3/31/2018	1950.00

* Rates vary - rates shown from St. Joseph's Healthcare, Hamilton

SALARY FOR A NURSE PRACTITIONER

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hours
	Min	Max	Min	Max			
SUN (Sask.)	49.07	58.69	95627.62	114375.07	5	3/31/2018	1948.80
MNU (Man.)	46.07	55.71	92831.05	112249.61	4	3/31/2017	2015.00
ONA (Ont.)**	52.32	59.25	102029.44	115537.50	9	3/31/2020	1950.00
FIQ (Que.)	30.00	53.49	56550.00	100828.65	18	03/31/2020	1885.00
NBNU (N.B.)	42.91	52.21	83996.33	102201.08	6	12/31/2018	1957.50
NSNU (N.S.)	47.23	55.22	92097.70	107672.00	6	10/31/2020	1950.00
PEINU (P.E.I.)	48.36	54.74	94302.00	106743.00	6	3/31/2018	1950.00
RNUNL(N.L.)	41.87	51.92	81646.50	101244.00	6	6/30/2016	1950.00

** Rates vary - rates shown from St. Joseph's Healthcare, Hamilton



OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

SALARY FOR A GRADUATE NURSE

Union & Province	Dollars Per Hour		Annual Income		Steps	Contract Expiry Date	Annual Hrs
	Min	Max	Min	Max			
UNA (Alb.)	33.72	41.19	64767.69	79115.70	9	3/31/2020	1920.75
SUN (Sask.)	31.07	31.07	60549.22	60549.22	1	3/31/2018	1948.80
MNU (Man.)	32.82	33.24	-	-	2	3/31/2017	2015.00
ONA (Ont.)*	31.09	43.18	60625.50	84201.00	9	3/31/2020	1950.00
FIQ (Que.)	22.06	22.06	43017.00	43017.00	1	31/03/2020	1950.00
NBNU (N.B.)	31.23	31.23	61132.73	61132.73	1	12/31/2018	1957.50
NSNU (N.S.)	30.07	30.07	58634.17	58634.17	1	10/31/2020	1950.00
RNUNL (N.L.)	31.82	31.82	62049.00	62049.00	1	6/30/2016	1950.00

* Rates vary - rates shown from St. Joseph's Healthcare, Hamilton

ACADEMIC ALLOWANCES

Union & Province	Additional Diploma	Post Grad 3-6 months	Post Grad 6 months +	1 yr. course	B.A.	M.A.	PhD.	Expiry Date	Annual Hrs.
UNA (Alb.)	\$0.50/hr.	\$0.50/hr.	\$0.50/hr.	\$0.50/hr.	\$1.25/hr.	\$1.50/hr.	\$1.75/hr.	3/31/2020	1920.75
SUN (Sask.)	-	\$0.17/hr.	\$0.17/hr.	\$0.17/hr.	\$0.21(A/B)/hr. \$0.45(C)/hr.	\$0.64/hr.	-	3/31/2018	1948.8
MNU (Man.)	\$0.298/hr.	N/A	\$0.298/hr.	\$0.298/hr.	\$0.596/hr.	\$0.893/hr.	-	3/31/2017	2015.00
ONA (Ont.)*	-	\$15.00/mon.	\$15.00/mon.	\$40.00/mon.	\$80.00/mon.	\$120.00/mon.	-	3/31/2020	1950.00
FIQ (Que.)**	Varies	Varies	Varies	Varies	Varies	Varies	-	3/31/2020	
NBNU (N.B.)	\$49.78/mon.	\$16.59/mon.	\$33.19/mon.	-	\$103.72/mon.	\$124.45/mon.	-	12/31/2018	-
NSNU (N.S.)	-	333.00/yr.	667.00/yr.	-	1445.00/yr.	1961.00/yr.	-	10/31/2020	1950.00
RNUNL (N.L.)	-	300.00/yr	500.00/yr.	500.00/yr.	82.00/mon.	110.00/mon.	-	6/30/2016	1950.00

* Provision exists only as a superior condition in certain hospitals.

** Varies - Allowances are based on pay grade rather than flat figures (1.5% to 6% of salary).

OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

PREMIUMS - TIME OF WORK

Union & Province	Nights(per hr.)	Evenings(per hr.)	Weekends(per hr.)	Standby/On Call(per hr.)	Call Back	Travel
UNA (Alb.)	\$5.00	\$2.75	\$3.25	\$3.30 \$4.50 stats \$4.50 rest days	2 x basic rate, min. 3 hrs.	\$0.505 per km. \$130.00/mon. car allowance* *prorated for part-time
SUN (Sask.)	\$3.75	\$3.75	\$3.10	\$3.15 \$4.25 stats min. 8 hrs.	Overtime rate min. 2 hrs.	0.4056 per km. 0.4579 per km. min. \$4.50 \$185.00/mon. car allowance
MNU (Man.)	\$2.50	\$1.75	\$2.00	Basic pay min. 2 hrs.	Overtime rate min. 3 hrs.	Min. \$4.00; max. \$25.00
ONA (Ont.)	\$2.65	\$2.25	\$2.80	\$3.45 \$5.05 on stat holiday	4 hours at 1.5 x basic rate min. 4 hrs.	Greater of \$0.22 per km. or hospital policy
FIQ (Que.)	Varies*	4% of basic salary	4% of basic salary	One hour straight time / 8-hour shift	2 hours at 1.5 x basic rate 1 hour travel allowance at regular rate	\$0.44 per km for the first 8,000 km then \$0.395 plus \$0.11 for gravel road
NBNU (N.B.)	\$2.25	\$1.75	\$2.50	\$3.00	Min. 3 hrs. x O/T rate	-
NSNU (N.S.)	\$1.85	\$1.85	\$1.85	\$16.21 min. 8 hrs. \$32.40 min. 8 hrs. on stat	Min. 4 hrs. or O/T rate (whichever is greater)	\$0.4289 per km.
PEINU (P.E.I.)	\$3.00/hr. (if majority of shift)	\$3.00/hr. (if majority of shift)	\$3.00/hr. (if majority of shift)	\$3.00/hr. stat min. 7.5 hr.	O/T with min. 3 hrs.; 2 x basic rate after 7.5 hrs	Call backs paid min. \$6; max. \$20 or per km.
RNUNL (N.L.)	\$2.30	\$2.30	\$2.55	\$30.60 per shift, min. 12 hrs.; \$33.90 per shift on stat, min. 12 hrs.	Min. 3 hrs. O/T rate	\$0.315 per km.* \$85 per month* *\$1200.00 min./yr. car required

* 0-5 years - 11% of basic rate, 5-10 years - 12% of basic rate, 10+ years - 14% of basic rate



OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

PREMIUMS - POSITION

Union & Province	In-Charge (per hr.)	Team Leader Pay (per hr.)	Responsibility Pay (per hr.)	Preceptor (per hr.)	Mentor (per hr.)
UNA (Alb.)	\$2.00	-	\$2.00	\$0.65	-
SUN (Sask.)	\$2.00	-	min. 5.5% over hrly rate	\$0.65	-
MNU (Man.)	-	-	\$1.00	-	\$0.70
ONA (Ont.)	\$2.00	\$2.00	\$1.50	\$0.60	\$0.60
FIQ (Que.)	\$13.88/ per shift	No provision	No provision	No provision	No provision
NBNU (N.B.)	\$0.60	-	-	-	-
NSNU (N.S.)	\$0.70	RN3 rate	\$0.93 if designated	-	-
PEINU (P.E.I.)	Between RN1 and RN2 hourly rate	RN2 rate	-	-	\$550 education credit
RNUNL (N.L.)	\$0.85	\$0.85	\$0.65	-	-

VACATION

Union & Province	Vacation Days		Max. Yrs. Service	Supplementary Vacation	Pt.-Time Entitlement
	Minimum	Maximum			
UNA (Alb.)	15	30	20	5 days at 25, 30, 35, 40 and 45 years	Prorated as % of all paid hours: Yr. 1: 6%; Yr. 2-9: 8%; Yr. 10-19: 10%; Yr. 20+: 12% Based on all paid hours; WCB and LTD for 24 months
SUN (Sask.)	15	30	25	-	Movement up vacation ladder based on yrs. of service. Paid vacation days based on FT plus additional shifts.
MNU (Man.)	15	30	21	5 days at 20, 25, 30, 35, 40 and 45 years	Pro-rated
ONA (Ont.)	20	35	25	-	Equivalent to FT but based on a percentage of gross salary
FIQ (Que.)	20	25	25	1 day in each of 18,20,22,24 yr	-
NBNU (N.B.)	15	25	20	-	-
NSNU (N.S.)	15	30	25	-	-
PEINU (P.E.I.)	15	31	25	1 day in each of 25, 30, 35, 40, 45	in accordance with hours worked
RNUNL (N.L.)	20	30	25	-	Movement up vacation ladder based on years of service. Paid vacation days based on FT only. Pro-rated.

OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

STATUTORY HOLIDAYS / PAID HOLIDAYS

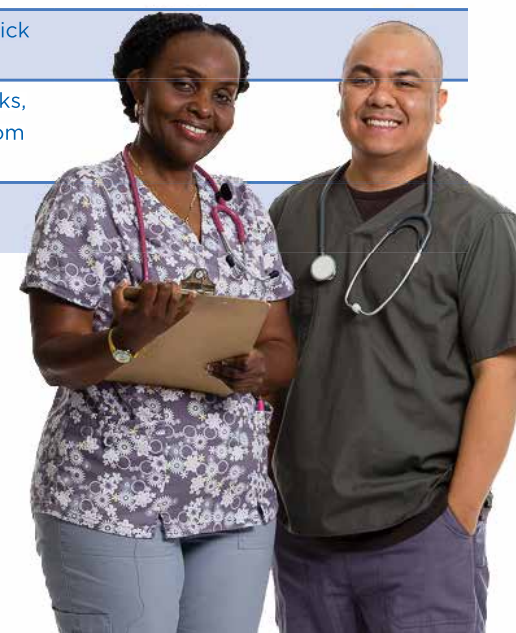
Union & Province	Named Holiday	Rate of Pay for Statutory Holidays	Christmas/New Year's Day
UNA (Alb.)	12 stats	1.5 x basic rate stat 2.0 x basic rate for superstat Alternate day off Can opt for pay instead	2.0 x basic rate; at least 1 of 2 days off Alternate day off Can opt for pay instead
SUN (Sask.)	12 stats	1.5 x basic rate Alternate day off Provision to bank stat pay	1.5 x basic rate Alternate day off Equitable distribution of time off
MNU (Man.)	12 stats	1.5 x basic rate Alternate day off Can opt for pay instead	1.5 x basic rate at least 1 of 2 days off Alternate day off Can opt for pay instead
ONA (Ont.)	12 stats	1.5 x basic rate for stat Alternate day-off Can opt for pay instead	Treated the same as other paid holidays.
FIQ (Que.)	13 stats	Basic rate Alternate day off	1.5 basic rate Alternate day off
NBNU (N.B.)	11 stats	1.5 x basic rate Alternate day off Can opt for pay instead	2.0 x basic rate at least 1 of 2 days off Alternate day off Can opt for pay instead
NSNU (N.S.)	12 stats	1.5 x basic rate Alternate day off 2.33 x for OT on stat/2.5 if called in with less than 72 hrs. notice	1.5 x basic rate At least 1 of 2 days off Alternate day off
PEINU (P.E.I.)	12 stats	1.5 x basic rate for stat; 2.00 x basic rate for super stats Alternate day off	2 x basic rate; Alternate day off
RNUNL (N.L.)	9 stats	1.5 x basic rate 2.5 x basic rate on day of rest Alternate day off Can opt for pay instead	1.5 basic rate 2.5 x basic rate on day of rest at least 1 of 2 days off Alternate day off Can opt for pay instead



OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

SICK LEAVE

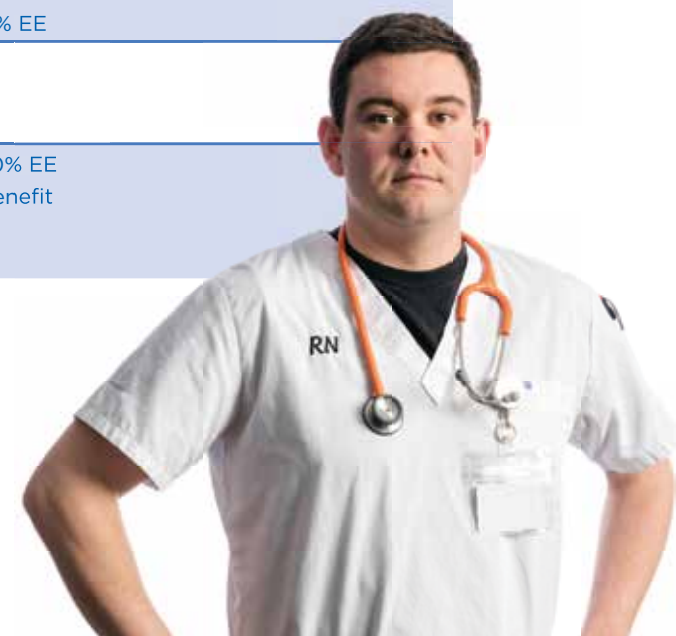
Union & Province	Sick Days (days per month)	Maximum (days)	WCB Top-Up
UNA (Alb.)	1.5	STD Plan: Yes 120	Top up to regular rate of pay for one year; 1/10th of day deducted from sick time
SUN (Sask.)	1.5	190 18 max./yr. LTD plan after 119 days	Top up to regular rate of pay for one yr; not deducted from sick time
MNU (Man.)	1.25	1.25 per mon., accrual, rolled over	Top up 10%; must request in advance; deducted from sick leave (income protection credits)
ONA (Ont.)	Covered by HOODIP (short term sick leave plan)	STD plan: covers first 75 days at various percentages of salary depending on service. Then 15 weeks EI, then LTD.	Available if had sick leave bank provision under a collective agreement prior to 1981.
FIQ (Que.)	0.8	The first 104 weeks employer pays 80% of salary. Then insurance plan pays the benefits (100% of the 80% paid by employers).	To 90% of net income. No deduction from sick leave.
NBNU (N.B.)	1.5	STD Plan: No 240 18 max./per yr.	-
NSNU (N.S.)	1.5	STD Plan: No 150	Top up to net salary drawing on sick leave credits
PEINU (P.E.I.)	1.5	215	To 80% of net income for 37 weeks, 85% after that. No deductions from sick leave.
RNUNL (N.L.)	7.5 hrs./162.5 hrs. of service; pre-Dec/06 15 hrs./per 162.5 hrs.	STD Plan: No Accrual 1800 hrs. max/20 yrs.	-



OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

BENEFITS - PENSION (ER = “employer”, EE = “employee”)

Union & Province	Full-Time	Part-Time	Casual
UNA (Alb.)	Up to YMPE: 11.39% ER / 10.39% EE > YMPE: 15.84% ER / 14.84% EE 2% RRSP matching	Up to YMPE: 11.39% ER / 10.39% EE > YMPE: 15.84% ER / 14.84% EE 2% RRSP matching	None
SUN (Sask.)	Up to YMPE: 8.1% EE > YMPE: EE: 10.7% ER pays 112% of EE contributions	Up to YMPE: 8.1% EE > YMPE: EE: 10.7% ER pays 112% of EE contributions	9.00% ER; 8.10% EE
MNU (Man.)	50.00% ER / 50.00% EE Up to YMPE: 7.9% EE > YMPE: 9.5% EE	50.00% ER / 50.00% EE	50.00% ER / 50.00% EE
ONA (Ont.)	Up to YMPE: 6.9% EE > YMPE: 9.2% EE ER pays 126% of EE contributions	As per full-time	As per full-time
FIQ (Que.)	50.00% ER / 50.00% EE ER and EE contribute each for 10.5% of salary	As per full-time	As per full-time
NBNU (N.B.)	50.00% ER / 50.00% EE	50.00% ER / 50.00% EE	None
NSNU (N.S.)	Up to YMPE: 7.82% ER > YMPE: 10.18% EE	Up to YMPE: 7.82% EE > YMPE: 10.18% EE	If registered in plan: Up to YMPE: 7.82% EE > YMPE: 10.18% EE
PEINU (P.E.I.)	Up to YMPE: 8.9% EE > YMPE: 9.75% EE Employer matches contributions	As per full-time	None
RNUNL (N.L.)	7.00% ER; 7.00% EE Up to YMPE: 8.6% EE > YMPE: 6.8% EE	5.00% ER; 5.00% EE Not defined benefit	5.00% ER; 5.00% EE Not defined benefit



OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

OVERTIME RATES

Union & Province	One and Half Times	Double Time	Overtime Rate of Pay on Stat Holiday
UNA (Alb.)	-	1, 2, 3, 6, 7, 8, 9 Note: overtime paid for hours in excess of regular hours over course of shift cycle. Part time on scheduled days of rest	2.5 x basic rate for stat 3.00 x basic for super stats Alternate day off Can opt for pay instead
SUN (Sask.)	-	1, 2, 4, 6, 8, 9	1.5 x basic rate for stat Alternate day off Can bank stat pay
MNU (Man.)	1, 2 After 3 hrs.	2, 4, 8 after 3 hrs.	1.5 x basic rate for stat 1 day is banked
ONA (Ont.)	1 (meal only), 2, 3 & 4 (averaged over the nursing schedule determined in local bargaining), 5, 6, 7, 8, 9	2 x basic rate beyond regular hours on paid holiday	2 x basic rate for stat
FIQ (Que.)	1, 2, 3, 8, 9	-	2 x basic rate
NBNU (N.B.)	1, 2, 6, 8, 9		1.5 x basic rate for stat Alternate day off Can opt for pay instead
NSNU (N.S.)	1, 2, 4, 5, 6	Double if > than 4 hrs.	2.33 x basic rate for stat Alternate day off 2.5 if called in with less than 72-hr notice
PEINU (P.E.I.)	1, 2, 4, 5, 6		
RNUNL (N.L.)	1, 2, 3, 4, 6, 10	6, 7, 8, 9, 10	1.5 x basic rate for stat Alternate day off Can opt for pay instead 2.5 x basic rate if state falls on day of rest

1. Missed meal/rest period
2. In excess of regular daily hours
3. In excess of regular weekly hours
4. In excess of regular biweekly hours
5. Shift overlap extends beyond 15 mins.; the entire period is considered overtime

6. Shift change without sufficient notice
7. After 7 consecutive shifts
8. On scheduled day off
9. On scheduled weekend off
10. For 12 hr. shift, every consecutive shift after 7th consecutive paid at 1.5x. For 8 hr. shift, every consecutive shift after 4th paid at 1.5x.

OVERVIEW OF KEY NURSING CONTRACT PROVISIONS

BENEFITS – HEALTH PLAN (ER = “employer”, EE = “employee”)

Union & Province	Health Plan – Cost Sharing Extended Health Plan	Vision	Drug Coverage
UNA (Alb.)	75% ER / 25.00 % EE	Unspecified: \$600.00/person/24 mon. Eye exam: 100%/12 mon. Under 21: \$600.00 eye exam/24 mon.	80% covered on all amounts Maximum: No; Formulary: No Co-payment/fee per prescription: No Deductible: No; All prescriptions
SUN (Sask.)	100% ER	Unspecified: \$200/person/24 mon. Eye exam:100%/24 mon. Under 21: 100% eye exam/12 mon. Must work 40% of FT hrs. to qualify	100% covered on all amounts Maximum: No; Formulary: Yes Co-payment/fee per prescription: Yes Fees: \$9/prescription if billed directly; \$10/prescription if paid by drug card
MNU (Man.)	50% ER / 50% EE	Unspecified: 100% up to \$150.00/24 mon. per adult 1 eye exam/24 mon. Under 21: 1 eye exam/12 mon.	80% covered on all amounts up to \$650.00 Maximum: Yes; Formulary: Yes Co-payment/fee per prescription: No Deductible: No
ONA (Ont.)	75% ER / 25.00% EE Deductibles: \$22.50 (S); \$35.00 (Fam.)	\$450.00/24 mon. (can be used for laser surgery) 1 eye exam/24 mon.	100% covered on all amounts Maximum: No; Formulary: Drug Formulary 3 Co-payment/fee per prescription: No Benefits cease after age 70
FIQ (Que.)	ER pays for: -Job title for which the maximum in the salary scale on 20-03-2011 is equal or higher than \$40,000 per year: \$5.97 per 14-day pay period; -Job title for which the maximum in the salary scale on 20-03-2011 is less than \$40,000 per year: \$13.24 per 14-day pay period. Rest of the plan is assumed by EE.	None	80% All prescriptions, except medication that is not allowed by government list
NBNU (N.B.)	75% ER / 25% EE	Unspecified: \$180.00/person/12 mon.	80% covered Maximum: No; Formulary: Yes Co-payment/fee per prescription: Yes Maximum co-payment \$50.00/ prescription after which 100% covered
NSNU (N.S.)	65% ER / 35% EE	Unspecified: 100%/48 mon. Eye exam: 100%/48 mon. Under 21: 100%/24 mon.	100% covered on all amounts Maximum: No; Formulary: Yes Co-payment/fee per prescription: Yes Deductible: \$3.00
PEINU (P.E.I.)	50% ER / 50% EE	Eye exams: 80%/24 mon. Eyeglasses or contact lenses: 80%, max. \$160/24 mon. Under 18: 80%, max. \$160/12 mon.	80% up to \$150 100% > \$150
RNUNL (N.L.)	50% ER / 50% EE	None	None

