



## **Benefit Plan**

**CUPE 8 Colonel Belcher**

**General Support Services – Section F9**

**Effective August 1, 2023**





The Health Benefit Trust of Alberta (HBTA) is owned by health care employers that participate in a diverse, multi-employer plan. The owners are responsible for the HBTA and its management. The HBTA operates on a not-for-profit basis and is governed by a Policy Council whose members are from participating employers. The HBTA Policy Council is committed to being fiscally responsible, operating in the best interests of the participants, and being accountable to the participants.

This booklet describes your benefit plan and has been prepared by the Employee Benefits and Retirement Programs Group of Alberta Health Services, acting in their role as the HBTA Plan Administrator. The HBTA Plan Administrator also provides professional consulting and administrative services to the HBTA Policy Council and employers participating in the HBTA.

The information provided herein does not create or confer any contractual rights. The application of policies, contracts, and legal plan documents will apply should a discrepancy arise.

The HBTA Policy Council is the Group Policyholder for all benefit plan policies and contracts. The authorization to distribute HBTA benefit plan policy copies has been delegated to the HBTA Plan Administrator only. Any inquiries related to copies of the contract or legal action should be directed to your Benefits Representative.

The HBTA Plan Administrator  
Employee Benefits & Retirement Programs Centre of Expertise  
Alberta Health Services

**CAREWEST  
CUPE 8 COLONEL BELCHER  
GENERAL SUPPORT SERVICES  
BENEFIT PLAN**

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**DISCLAIMER**

This is a summary of the principal features of the plan and is presented as a matter of general information only. The contents are not to be accepted or construed as a substitute for the provisions of the Master Policies between the Policy Council of the Health Benefit Trust of Alberta and the insurers/providers of services: Canada Life, Industrial Alliance, RBC and Alberta Blue Cross.

**Note:** Great-West Life has rebranded as Canada Life. The Great-West Life logo will continue to be seen until the transition to Canada Life is complete.

# Introduction and Benefit Plan Summary

The choices offered in your Benefit Plan enable you to select benefits to best meet your personal needs. You must participate in plans that offer core coverage and you may choose optional plans to enhance your coverage. In addition to these plans, you receive flex credits from Carewest every year to allocate among the options available in your Flexible Spending Account. The information provided in this booklet can help guide you in your annual decisions.

## Core Plans

- Basic Life Insurance
- Basic Accidental Death & Dismemberment Insurance (AD&D) Insurance
- Short Term Disability (STD)
- Long Term Disability (LTD)
- Supplementary Health (includes Out of Province/Country Emergency Health and Vision Care)
- Dental

## Optional Plans

You may choose to purchase additional insurance for you and/or your dependents. Optional insurance may be subject to Evidence of Insurability; more information is provided in the General Provisions section of this booklet:

- Additional Basic Life Insurance
- Additional Basic Accidental Death and Dismemberment (AD&D) Insurance
- Optional Employee Life Insurance
- Optional Dependent Life Insurance
- Optional AD&D Insurance – coverage for yourself or you and your eligible dependents

## Employer Provided Flex Credits

The Flexible Spending Account is designed to enhance your Supplementary Health and Dental benefits coverage; encourage your fitness, wellness, professional development and/or assist with family care needs; and help with retirement planning. No employee contribution is required; this program is fully employer funded.

## Benefit Plan Carriers

| Plan   | Carrier   |
|--|---|
| Basic, Additional Basic and Optional Life Insurance<br>Short Term Disability<br>Long Term Disability                 | Canada Life Assurance Company                             |
| Basic, Additional Basic and Optional Accidental Death and Dismemberment (AD&D)                                       | Industrial Alliance Insurance and Financial Services Inc. |
| Supplementary Health (includes Out of Province/Country Emergency Health, Vision Care)<br>Dental<br>Spending Accounts | Alberta Blue Cross  |
| Group RRSP/Group TFSA  | Royal Bank of Canada (RBC)                                |

## Benefit Plan Summary

For details please refer to the General Provisions and/or specific plan section of this booklet.

**Note:** Premiums are paid by payroll deduction.

| Plan   | Coverage   | Cost Share<br>EE/ER* | Carrier             | Policy #  | M/O** | Details  |
|--|--|----------------------|---------------------|-----------|-------|--|
| Basic Life   | 1X Annual Basic Salary   | EE 25%<br>ER 75%     | Canada Life         | 17002     | M     |  |
| Additional Basic Life                                    | 1X Annual Basic Salary   | EE 100%              | Canada Life         | 17002     | O     | Maximum \$1,000,000 for Basic Life, Additional Basic Life and Optional Employee Life combined.   |
| Optional Employee Life                                   | Purchase in units of \$10,000 to maximum \$250,000   | EE 100%              | Canada Life         | 17202     | O     |  |
| Optional Dependent Life                                  | \$25,000 spouse<br>\$10,000 each eligible child  | EE 100%              | Canada Life         | 17202     | O     |  |
| Basic Accidental Death & Dismemberment (AD&D)            | 1X Annual Basic Salary   | EE 25%<br>ER 75%     | Industrial Alliance | 100007623 | M     | Maximum \$1,000,000 for Basic AD&D and Additional Basic AD&D combined.   |
| Additional Basic Accidental Death & Dismemberment (AD&D) | 1X Annual Basic Salary   | EE 100%              | Industrial Alliance | 100007623 | O     |  |
| Optional Accidental Death & Dismemberment (AD&D)         | Units of \$25,000. Family plan available with spouse insured at 50% of employee and each child at 25% of employee. | EE 100%              | Industrial Alliance | 100007624 | O     | Maximum coverage is \$500,000; under the Family Plan the maximum per child is \$50,000.  |
| Short Term Disability                                    | 66 2/3% of your regular basic earnings payable after the expiration of sick leave                                  | EE 25%<br>ER 75%     | Canada Life         | 57701     | M     | Benefit is taxable; Maximum of 24 weeks from date of disability. If enough sick leave credits are available to satisfy the LTD elimination period, STD is not initiated and you go directly to LTD claim |
| Long Term Disability                                     | 66 2/3% of your regular basic earnings payable after 24 weeks of disability.                                       | EE 25%<br>ER 75%     | Canada Life         | 17102     | M     | Benefit is taxable; payable to age 65. LTD benefits continue after 24 months only if you are totally disabled to a non-evidence maximum of \$12,000 per month.   |

| Plan  |                   | Coverage  | Cost Share<br>EE/ER* | Carrier                   | Policy #               | M/O** | Details  |
|---|-------------------|---|----------------------|---------------------------|------------------------|-------|--|
| Supplementary Health<br>(includes Out of Province/Country Emergency Health and Vision Care) |                   | <ul style="list-style-type: none"> <li>· Prescription drugs</li> <li>· Private/semi-private hospital room</li> <li>· Auxiliary hospital</li> <li>· Ambulance</li> <li>· Medical aids/supplies</li> <li>· Paramedical services</li> <li>· Prescription glasses and contact lenses</li> <li>· Eye examinations</li> </ul> | EE 25%<br>ER 75%     | Alberta Blue Cross        | Group 25000 Section F9 | M     | <ul style="list-style-type: none"> <li>· Mandatory coverage unless opt out requirements are met</li> <li>· If enrolled, must choose family coverage if you have dependents; if no other election is made, single coverage is provided</li> <li>· Must have provincial health coverage</li> <li>· Must be enrolled in Supplementary Health to have Vision Care</li> <li>· \$1,000,000 combined maximum per person per benefit year applicable to all benefits excluding Out of Province/Country Emergency Health which provides up to \$2,000,000 per person per incident in coverage for health emergencies outside the province.</li> </ul> |
| Dental  |                   | Basic, periodontic, extensive and orthodontic coverage.   | EE 25%<br>ER 75%     | Alberta Blue Cross        | Group 25000 Section F9 | M     |  |
| Flexible Spending Account (\$750 annually subject to proration)                             | Health Spending   | 100% of amount allocated reimburses eligible expense claims   | ER 100%              | Alberta Blue Cross        | Group 25000 Section F9 | M     | Covers Canada Revenue Agency approved expenses; original receipts required   |
|   | Personal Spending | 100% of amount allocated reimburses eligible expense claims   | ER 100%              | Alberta Blue Cross        | Group 25000 Section F9 |       | Covers specified expenses for Wellness, Professional Development and Family Care   |
|   | RRSP/TFSA         | Allocated amount is deposited to RRSP and/or TFSA   | ER100%               | RBC                       | 2995                   |       | Group RRSP/TFSA account must be opened with RBC  |
| Voluntary Group RRSP/TFSA   |                   | Voluntary payroll deductions to RRSP and/or TFSA  | EE 100%              | Voluntary Group RRSP/TFSA | 2995                   | O     | Optional plan by payroll deduction; Account(s) must be opened with RBC   |
| Employee & Family Assistance Program  |                   | The Employee and Family Assistance Program is a 24/7 confidential support to help connect you and your family with support, tools and resources.  | ER 100%              | Homewood Health           |                        | M     | The Employee and Family Assistance Program offers confidential, professional assessment, guidance, counselling and referrals   |

\*ER = Employer; EE = Employee

\*\*M = Mandatory; O = Optional. Supplementary Health and Dental are mandatory unless covered by a spousal or other employer plan; proof of coverage is required to opt out.

## Local Authorities Pension Plan

The Local Authorities Pension Plan (LAPP) is a defined benefit pension plan designed for employees of the provincial health system, school boards, colleges and technical institutes in the Province of Alberta.

- Participation is optional for regular part-time employees working 30 to 59.99 hours biweekly
- Participation is mandatory for regular full-time and part-time employees working 60 hours or more biweekly
- Contributions are Employee and Employer paid

Certain terms and conditions apply; see the LAPP website for more information or contact your Benefits Representative

## Your Privacy

Carewest and the Health Benefit Trust of Alberta (HBTA) adhere to current privacy standards and related government legislation. Carewest in conjunction with the HBTA is committed to maintaining the confidentiality and privacy of individuals' personal information while collecting, using and disclosing information in compliance with the Freedom of Information and Protection of Privacy Act and the Health Information Act.

Carewest is not responsible for the content and privacy practices of other websites and encourages you to examine and familiarize yourself with each site's privacy policy and disclaimers.

# General Provisions

## Eligibility

You are eligible to enroll in the benefit plan if you are a regular full time or part-time employee regularly scheduled to work at least 15 hours per week averaged over one complete cycle of the shift schedule. If you are a temporary employee regularly scheduled to work at least 15 hours per week on average for a minimum of 6 months, you are eligible for most benefits; however, temporary employees are not eligible for the Flexible Spending Account. You must permanently reside in Canada in order to be eligible for the benefit plan.

If you hold more than one regular position within the same employee group, your benefits eligibility, coverage, and spending account credits will be based on your combined positions to a maximum of 1.0 FTE. If you gain a second regular position in the same employee group after the annual allocation, you will not be eligible for new credits mid-year.

If you hold regular benefits-eligible positions in different employee groups, the positions are treated independently of one another and will not be combined for benefits coverage. You will be enrolled only in one of the plans for which you have eligibility; however, Spending Account credits will be based on each regular position for the annual allocation. If you have a regular position in one group and gain a position in a second group after the allocation, you will be eligible for new credits based on the new regular position, if applicable.

If you occupy a casual position or a position regularly scheduled to work less than 15 hours per week on average, you are not eligible to join the plan. If you are a temporary employee whose term is less than 6 months you are not eligible to join the plan.

## Eligible Dependents

Dependents eligible for coverage must permanently reside in Canada and are defined as follows:

### Spouse

- A person who is legally married to the employee according to applicable provincial legislation; or
- A common law spouse who has cohabitated with the employee for a minimum of 12 consecutive months, having been represented as the employee's spouse, and who is not a blood relative.

An employee can insure only one spouse at a time. Unless otherwise formally requested by the employee, the person legally married to the insured employee shall be considered to be the spouse. A change from common law spouse to legal spouse is valid only when the legal spouse is cohabitating with the employee. An ex-spouse is not an eligible dependent.

### Dependent Children

A child is insurable from live birth if he is unmarried and:

- A natural, adopted or step child of the employee or insured spouse, or
- A child for whom the employee or the insured spouse has been appointed legal guardian by a court of law if in the care and control of the insured employee. Proof of guardianship is required.



A child under age 21 must be financially dependent upon the employee and not working more than 30 hours per week, unless a full time student.

A child age 21 or over must be:

- A full time student under age 25; or
- Incapacitated for a continuous period beginning
  - Before age 21; or
  - While a full time student and before age 25.

A child is considered incapacitated if he is incapable of supporting himself due to a physical or psychiatric disorder and is fully dependent upon the employee for maintenance and support.

**Note:** Incapacitation must be total and permanent and may require ongoing proof.

A child of the insured spouse does not qualify unless:

- He or she is a child of the employee; or
- The spouse is living with the employee and has custody of the child.

A child is considered a full time student if he is in registered attendance at an accredited post-secondary educational institution on a full time basis as defined by that institution, and ineligible for coverage under another employer sponsored benefit plan as an employee or a spouse.

A child being paid to attend an educational institution is not considered to be a full time student.

## Benefit Year

The benefit year is January 1 to December 31.

## Waiting Period and Effective Date of Coverage

A three month waiting period must be served when you begin in a position that is eligible for benefits and you must be actively at work for coverage to commence. Please refer to “When Coverage Begins” later in this section.

To be considered actively at work, you must:

1. Be fully capable of performing your regular duties and hours within the regular work rotation; and
2. Be either:
  - a. Actually working at the employer's place of business or a place where the employer's business requires you to work; or
  - b. Absent due to vacation, weekends, statutory holidays, or shift variances.

If you are not actively at work on the date that insurance would normally become effective, the insurance will not become effective until you are actively at work.

There are specific rules for a return to work on a modified or gradual basis and for situations of permanent accommodation. Contact your Benefits Representative for details.

**Note:** If you are enrolled in Supplementary Health and Dental, family coverage is mandatory if you have eligible dependents.

## Enrolment and Coverage

When you are hired or become benefits eligible, you will be provided with a letter that includes information about selecting your benefits coverage.

You must enroll in the benefit plan within 31 days of your date of hire in an eligible position or date of benefits eligibility. If you do not enroll, your coverage will automatically default to the following:

- Supplementary Health, Vision Care and Dental – single coverage
- All flex credits default to a Health Spending Account
- Basic Life Insurance, Basic Accidental Death and Dismemberment Insurance
- Short Term Disability and Long Term Disability

### **Alberta Blue Cross ID Cards**

Upon enrolment in the Supplementary Health (including Vision Care), Dental and the Health/Personal Spending options of the Flex Account you will receive an Identification Card from Alberta Blue Cross. The card displays your group number, section number, ID number, selected coverage and covered dependents. If information on the card is incorrect, please contact your Benefits Representative. Once you have received the card, registration on the Alberta Blue Cross member services web site is recommended so that you can obtain information and view your claims.

If your Alberta Blue Cross ID Card is lost or requires replacement, you may print a new card from the Alberta Blue Cross member services site provided you are registered. You may also replace the card by contacting Alberta Blue Cross Customer Services at 1-800-661-6995.

### **Changing Employee Group or Location**

If you obtain a benefits-eligible position in a different employee group without a break in service, your coverage in the first benefit plan will end and you will enroll in the new employee group plan. Your life and disability coverage in the new plan will be effective on the date you move into your new position provided you are actively at work. Your Supplementary Health, Vision Care, Dental and Flexible Spending Account will terminate at the end of the month during which you change positions and coverage in the new plan will begin on the first day of the month following. Your Supplementary Health and Dental claims history will follow you; for example, if orthodontic claims are in progress at the time you transfer employee groups the previous claims will be brought forward into your new plan and be subject to the maximums. You will receive a new Alberta Blue Cross ID card and will have to advise your pharmacist, dentist, and other service providers of the change.

If you transfer to a benefits-eligible position in a different location without a break in service and remain in the same employee group, your coverage will continue, and your ID card will remain the same.

### **Opting In and Opting Out of the Benefit Plan**

Basic Life, Basic Accidental Death and Dismemberment (AD&D), Short Term Disability and Long-Term Disability are mandatory plans. You are automatically enrolled and cannot opt out of these plans.

Supplementary Health (including Vision Care) and Dental Plans are also mandatory, and you must be enrolled in these plans unless you qualify under the opting out provisions.

You may opt out of Supplementary Health (including Vision Care) and Dental coverage with proof of coverage through a spouse or other employer plan as long as proof of the other coverage is provided within 31 days of initial enrolment or of gaining the other coverage.

If you have opted out of the Supplementary Health (including Vision Care) and Dental plans, you can opt back into the plans only if you lose your other group coverage and provide proof within 31 days of the loss of coverage. You must experience a complete loss of coverage to opt in; a change or reduction of coverage is not considered a loss of coverage.

You cannot opt out of coverage if you have coverage through a personal/individual plan, an association plan, Indigenous Affairs and Northern Development, the Government Child Health Benefit, or if you are covered under a parent's plan and certain exceptions apply if your spouse is with the Canadian Military service and is covered by military benefits.

### **Late Applicants**

A late applicant is an eligible dependent who was not enrolled for Supplementary Health (including Vision Care) or Dental benefits within 31 days of the date of benefits eligibility. A Late Applicant is also an employee or dependent who was not enrolled within 31 days of the date the employee lost spousal or other employer coverage.

If your application for coverage is received more than 31 days after you are eligible to enroll in benefits or you lose spousal or other employer coverage, late applicant rules will apply. In most cases, you will be required to pay retroactive premiums.

If family premiums have not been paid and a request to add a newborn child is received within 24 months of the baby's date of birth, family coverage and premiums will start the first day of the month following the date the notice is received by Benefits Administration. If the request is received more than 24 months from the date of birth, family coverage and premiums will be effective for a retroactive period of 12 months.

### **Beneficiary Designation**

Your beneficiary is the person (or persons) designated by you to receive life insurance proceeds in the event of your death. You may designate more than one beneficiary for your life insurance; a specific percentage should be indicated for each person listed, or equal shares to the survivors. If your designated beneficiary dies before you, that beneficiary's interest will end, the life insurance plan allows a provision to designate contingent beneficiaries to receive the benefit should your primary beneficiary predecease you during the time you are covered.

If there is no living beneficiary designated on the date of your death, the benefit is payable to your estate. You may also designate your estate as beneficiary but should be aware that this may delay payment of the claim as probate will most likely be required. If you appoint a person under age 18 as your beneficiary, the appointment of a Trustee to receive the life insurance proceeds and to act on the child's behalf is strongly recommended.

A periodic review your beneficiary designations is also recommended, particularly when you have a change in life circumstances such as marriage, divorce, the birth of a child, or the death of a spouse. If you do not update your beneficiary designation, your life insurance benefit could be paid to someone you no longer intended to receive it.

The Beneficiary Designation form assigns beneficiaries for all Basic and Optional Life Insurance and all Accidental Death and Dismemberment Insurance plans. You may change your beneficiary designation at any time by completing a new Beneficiary Designation Form available from your Benefits Representative. Instructions are provided on the form.

### **Your Personal Information**

It is very important to ensure that the most current personal information such as your home address and contact information, marital status, dependents, and emergency contacts is up to date on e-People. If your information is outdated or incorrect, you may miss out on important announcements. Your payroll and benefits may be affected, and T4 or pension statements may be mailed to the wrong address. Check your personal information regularly to ensure that it is correct.

## Flexible Spending Account

The Flexible Spending Account provides a predetermined number of flex credits each year to allocate among a non-taxable Health Spending Account, a taxable Personal Spending Account, a Group Savings Plan (RRSP) which is taxable but provides an offset for tax deduction and/or Tax Free Savings Account (TFSA). One flex credit is equivalent to one Canadian dollar. Your allocation period occurs annually as stated in your collective agreement. Once your final selection is submitted, your decision is irrevocable for that year.

Provided you are eligible, you will be provided with new credits which are deposited into your Flexible Spending Account every January 1st. Please see the “Flexible Spending Account” section of this booklet for information regarding your options, coverage, and tax information.

### Eligibility for the Flexible Spending Account

You are eligible for this benefit provided you are:

- A regular employee in a benefits-eligible position;
- A regular employee in a temporary assignment;
- A regular employee on an unpaid leave of absence, or
- In receipt of disability benefits and are within 30 months of your original date of disability.\*

You are not eligible for this benefit if you:

- Are a casual or temporary employee;
- Do not occupy a benefits eligible position; or
- Are past 30 months from your original date of disability.\*

\*Coverage remains in effect for up to 30 months from your original date of disability if you are in receipt of disability benefits and remain an employee.

If you opt out of Supplementary Health and Dental coverage, you are still eligible for the Flexible Spending Account.

The rule for eligible dependents for the Health Spending or Family Care portion of this benefit program is expanded to the Canada Revenue Agency (CRA) definition of dependents; in certain instances, this can include dependent parents. If you normally claim the expense on a tax return, the individual would be covered through the Health Spending Account. If you are unsure of the status of your eligible dependents, contact CRA.

### How Credits are Determined

You are provided with \$750 in flex credits which are prorated according to your full-time equivalency (FTE) on December 1<sup>st</sup> of the year preceding the credit deposit. Credit allotments do not change during the year if you have an FTE or salary change. If you become eligible for this plan mid-year, your credits are prorated relative to the amount of time left in the year.

### Enrolment

You are not required to enroll in the Flexible Spending Account. If you are eligible for credits, you will be advised of the amount of your credits for the next year and you will be asked to allocate them.

### Leave of Absence

If you commence an approved Leave of Absence you continue to have access to your Flexible Spending Account credits even if you cancel your Supplementary Health and/or Dental coverage during your leave. You will receive a new Alberta Blue Cross card with a new section number.

If you are in receipt of disability benefits you continue to have access to the Flexible Spending Account during the disability to a maximum of 30 months from your original date of disability.

If you are on a Leave of Absence during your flex credit annual allocation period, you will be required to allocate your credits. If you do not, default provisions apply.

### **The Annual Allocation Process**

The annual allocation event takes place late in the year, normally in December. Every year, you will be advised of the dates in advance of the allocation period.

The allocation of your flex credits for the upcoming year is completed on a paper form. If you plan to be away during the allocation period, contact Human Resources in advance. There is no provision for you to allocate outside of the allocation period if you are away when the allocation period occurs.

It is recommended that you begin the process early to avoid complications that may arise from the requirement for assistance when you are at the deadline.

### **If You Do Not Allocate**

If you fail to allocate, your new credits will default to the Health Spending Account. This cannot be changed after the allocation period has ended.

### **Special Conditions for Allocating to the Group Savings Plan**

If you choose to allocate your credits to an RRSP and/or TFSA, you are required to open an account for each plan with RBC. If you do not do so, your credits will default to a Health Spending Account. For more information, please see the Flexible Spending Account section of this booklet.

### **Credit Carry Forward**

CRA guidelines allow unused credits to be carried forward for one benefit year. If not used by the end of the carry forward year, they are forfeited. Claims are processed on a “first in, first out” basis to avoid the loss of credits.

Credits are carried forward in the same account. They cannot be transferred to another account (e.g. \$100 left in your Personal Spending Account will carry forward to the next year in your Personal Spending Account and cannot be transferred to your Health Spending Account or Group RRSP or Group TFSA).

## **Termination of Employee Benefits**

When you terminate employment, change employee groups, or move to an ineligible status, your participation in the plan ceases. Your flex credits remain available until the end of the month in which you terminate.

Alberta Blue Cross must receive any claims incurred during the eligible period of employment within 2 months of the date you are no longer eligible or your termination date in order to be processed.

## When Coverage Begins

Coverage becomes effective as shown on the chart below provided you are actively at work. If you have applied for insurance that requires Evidence of Insurability, the insurance will become effective when approval is received from the insurer as noted below.

| Coverage for:  | Coverage Begins:  |
|--|---|
| Basic Life Insurance<br>Basic Accidental Death and Dismemberment Insurance (AD&D)<br>Short Term Disability<br>Long Term Disability | On completion of the waiting period   |
| Additional Basic Life Insurance  | On completion of the waiting period if applied for within 31 days of eligibility. If application is submitted later, Evidence of Insurability is required, and coverage will begin effective the date approval is received from the insurer.  |
| Optional Dependent Life Insurance  | First of the month following completion of the waiting period if applied for within 31 days of eligibility. First of the month following application if submitted within 31 days of acquiring a first eligible dependent, provided the waiting period has been completed. If application is submitted later, Evidence of Insurability is required and coverage will begin effective the date approval is received from the insurer. |
| Optional Employee Life Insurance   | Subject to Evidence of Insurability when application is submitted; coverage begins first of the month following completion of the waiting period (provided approval has been received from the insurer) or when approval is received from the insurer, whichever is later.  |
| Additional Basic Accidental Death and Dismemberment (AD&D)   | This insurance is available only in conjunction with Additional Basic Life and coverage begins when Additional Basic Life coverage begins.  |
| Optional Accidental Death and Dismemberment (AD&D)   | First of the month following completion of the waiting period or first of the month following application if later.   |
| Supplementary Health<br>Vision Care<br>Dental  | First of the month following completion of the waiting period or as indicated under late applicant provisions.  |
| Flexible Spending Account  | First of the month following completion of the waiting period; effective from date of hire.   |

## When Coverage Ends

Dependent coverage ends on the date you and/or your dependent ceases to be benefits-eligible.

Coverage ends when you begin a leave of absence and do not prepay premiums.

| Coverage for:  | Coverage Ends on the Earlier of the Date That:   |
|--|--|
| Basic Life Insurance*<br>Basic Accidental Death and Dismemberment Insurance (AD&D) | <ul style="list-style-type: none"> <li>· Your employment terminates</li> <li>· Your employment status changes so that you are no longer eligible for coverage</li> <li>· You are 30 months from your original date of disability</li> <li>· Your share of the premiums is not paid as required</li> <li>· The insurance policy terminates</li> </ul> |



| Coverage for:  | Coverage Ends on the date that:  |
|--|--|
| Additional Basic Life Insurance*<br>Optional Employee Life Insurance*<br>Optional Dependent Life Insurance<br>Additional Basic Accidental Death and Dismemberment (AD&D)<br>Optional Accidental Death and Dismemberment (AD&D) | <ul style="list-style-type: none"> <li>· Your employment terminates</li> <li>· Your employment status changes so that you are no longer eligible for coverage</li> <li>· You are 30 months from your original date of disability</li> <li>· Your share of the premiums is not paid as required</li> <li>· You cancel your coverage</li> <li>· The insurance policy terminates</li> <li>· Additional Basic Accidental Death and Dismemberment (AD&amp;D): You cancel your Additional Basic Life Insurance</li> <li>· Optional Employee Life Insurance only: You reach age 70</li> <li>· Optional Dependent Life Insurance only: Your dependents no longer qualify for coverage or you reach age 70</li> </ul>   |
| Short Term Disability  | <ul style="list-style-type: none"> <li>· Your employment terminates</li> <li>· Your employment status changes so that you are no longer eligible for coverage</li> <li>· Your share of the premiums is not paid as required</li> <li>· You are 30 months from your original date of disability</li> <li>· The STD insurance policy terminates</li> </ul>   |
| Long Term Disability   | <ul style="list-style-type: none"> <li>· You reach age 64 years and 28 weeks</li> <li>· Your employment terminates</li> <li>· Your employment status changes so that you are no longer eligible for coverage</li> <li>· Your share of the premiums is not paid as required</li> <li>· You are 30 months from your original date of disability</li> <li>· The LTD insurance policy terminates</li> </ul>  |
| Supplementary Health<br>Vision Care<br>Dental  | <ul style="list-style-type: none"> <li>· End of the month during which your employment terminates</li> <li>· End of the month during which your employment status changes so that you are no longer eligible for coverage</li> <li>· End of the month during which your share of the premiums is not paid as required</li> <li>· End of the month in which you reach 30 months from your original date of disability</li> <li>· End of the month during which you obtain alternate coverage under your spouse's plan (or other plan) and choose to cancel your coverage under this plan</li> <li>· End of the month during which the policy terminates</li> <li>· End of the month during which dependents no longer qualify due to age, separation, divorce or death</li> </ul> |
| Flexible Spending Account  | <ul style="list-style-type: none"> <li>· End of the month during which your employment terminates</li> <li>· End of the month during which your employment status changes so that you are no longer eligible for coverage</li> <li>· End of the month during which your dependents no longer qualify due to age, separation, divorce or death</li> <li>· End of the month you reach 30 months from your original date of disability</li> </ul>   |

\*Please see Life Insurance Conversion Option in this section.

**Note:** Coverage remains in effect for up to 30 months from your original date of disability if you are in receipt of disability benefits and remain an employee.

### Life Insurance Conversion Option

If your group life insurance ends you have a 60-day period in which to convert your coverage and/or your spouse's coverage (if applicable) to an individual policy at prices determined by the

group insurer. You do not have to supply medical evidence of insurability; however, lower rates may be available if you wish to be insured and can provide satisfactory evidence of good health.

The conversion privilege is not available if the insurance terminates due to age limitations.

There is a \$200,000 combined Basic, Additional Basic and Optional Employee Life Insurance limit on the amount of insurance you can convert. Premium rates will be based on factors such as your age, gender and the type of insurance policy you select.

## Premium Waiver

If you are in receipt of STD or LTD benefits your benefit plan coverage continues under a General Waiver of Premium without payment of premium for up to 30 months from your date of disability, provided you remain an employee.

Under a Life Waiver of Premium, life insurance continues to be in effect without payment of premium if you are in receipt of LTD benefits after 30 months of disability. The Life Waiver applies as long as you receive LTD benefits, which can continue until age 65.

## Changes to your Coverage

There are times you may wish to increase or decrease your benefits coverage, particularly when there are changes to your employment and/or personal status. Following initial enrolment, certain conditions or restrictions may apply if you wish to enroll in an optional plan or change your coverage under Supplementary Health or Dental. It is important to advise your Benefits Representative of any personal status changes such as marriage, divorce, addition or deletion of a dependent, change of address, etc. when they occur and to apply for benefits changes as soon as possible.

There are certain situations that do allow for single to family or family to single status changes to Supplementary Health and Dental coverage. These include:

- Additional/removal of a legal or common law spouse
- Addition or deletion of a child

Other changes such as an increase to your amount of Life Insurance coverage require Evidence of Insurability and coverage will be subject to approval by the carrier.

**Note:** Your application for benefits changes is required within 31 days of the event prompting the change.

If you receive a mid-year salary change and are actively at work your level of Basic Life, Basic AD&D, Additional Basic Life (if applicable) and Additional Basic AD&D (if applicable), STD and LTD will align with the new salary with a corresponding change to your premium deductions. A salary or FTE change will not be reflected in your flex credit amount until the next allocation period.

Information regarding changes related to transfers among positions, FTE status, employee groups or location is provided in the General Provisions section of this booklet – Enrolment and Coverage. One of the most important things to be aware of regarding any type of transfer is that your Supplementary Health and Dental claims history will follow you into your new plan and will be factored into your coverage when you make subsequent claims.



Please see the section “Opting in and Opting Out of the Benefit Plan” earlier in this section if you have gained or experienced a loss of spousal or other employer coverage.

For any coverage changes it is recommended that you contact your Benefits Representative. A representative can help you initiate your changes.

Certain restrictions or conditions apply to changes made more than 31 days after an allowed event or for any other requests to increase coverage. Late Applicant information may be found in the Introduction section of this booklet.

Any changes to Supplementary Health or Dental coverage will prompt Alberta Blue Cross to issue a new ID card to you. It is important to notify your pharmacist, dentist and any other health provider who may direct bill when you are issued a new card.

## **When Supplementary Health and Dental Coverage Changes Are Effective**

Newborns will be added to your coverage on the date of birth provided you have applied for coverage within 31 days of the date of birth. If you are moving from single to family status, family premiums will be deducted.

The addition or removal of a legal or common law spouse or other dependent to or from coverage will be effective on the first day of the month following the date the change was requested provided you have applied for the change within 31 days of the date the change event occurred.

Any changes to coverage that are requested more than 31 days after the event prompting the change are subject to Late Applicant rules which were described earlier in this booklet.

## **Premium Costs and Deductions**

Employer and employee premium rates are available from your Benefits Representative. Cost shares are noted earlier in this section in the Benefits Summary.

The claims experience of all benefit plans is reviewed annually. Any changes to premium rates resulting from the review are communicated to plan members in advance and are normally implemented at the beginning of a new calendar year.

The employee-paid portion of Supplementary Health and Dental premiums may be claimed from your Health Spending Account if you have sufficient credits or on your income tax return.

Information on how to claim is available from your Benefits Representative or from the Canada Revenue Agency depending on which option you choose.

## **Coverage While on Disability – General Overview**

If you are receiving paid Sick Leave, your benefits coverage continues and premiums are cost shared.

If you are receiving Short Term Disability, your benefits coverage continues under a general waiver of premium and is based on your pre-disability earnings. You do not pay premiums.

If you are receiving Long Term Disability and are within 30 months of your date of disability, your benefits coverage continues based on your pre-disability earnings under general waiver of premium. You do not pay premiums.

If you are receiving Long Term Disability and are more than 30 months from your date of disability, your benefits terminate but Life Insurance continues under the Life Waiver.

Different scenarios may apply to your pension and benefits when you are on a modified work program. Please consult with Employee Wellness or your Benefits Representative for information.

If you are a LAPP member, your contributions will continue when you are on paid sick leave. If you are receiving STD or LTD, no pension contributions will be deducted but you will be offered the opportunity to purchase your pension service each year that you are eligible to do so.

### **Coverage While on a Leave of Absence**

If you apply for a Leave of Absence, you may purchase your benefits coverage for up to one year of the leave or to the end date of a temporary position you occupy if you are not returning to a regular position. Continuation of benefits while on leave is optional. You may purchase all or part of your benefits coverage or decline coverage altogether.

Various conditions apply to continuation of benefit plan coverage on a Leave of Absence and to your return to work. If you apply for a Leave of Absence, you will be provided with a “Benefits Coverage While on Leave of Absence” guide with full details. Contact your Benefits Representative for more information.

# Claims

## Supplementary Health and Dental Claims

Payment of eligible Supplementary Health, Out of Province/Country Emergency Health and Dental expenses will be made providing a claim is received by Alberta Blue Cross within 12 months of the date the expense was incurred. If your coverage terminates Alberta Blue Cross must receive your claims within 2 months of your plan termination date.

Some benefit expenses are billed directly to Alberta Blue Cross such as prescriptions dispensed by a pharmacist or expenses submitted electronically by your dentist or optometrist. Hospital benefits may be provided on a direct payment basis. If you are charged for the full amount, it is your responsibility to submit a claim for reimbursement.

Some Health Services are covered on a reimbursement basis. You must pay the provider, obtain an official receipt and submit this to Blue Cross for payment.

Out of Province/Country Emergency Health benefits should be claimed on an Out of Province/Country Claim Form which is available from the [Alberta Blue Cross](#) website or from any Alberta Blue Cross office.

A Dentist or Dental Mechanic may elect to bill Blue Cross directly for payment or may choose to collect the full cost of services from the patient. It is your responsibility to submit the expense Blue Cross for reimbursement.

## Coordination of Benefits

Coordination of Benefits is a process whereby individuals, couples or families can coordinate two or more benefit plans to receive the maximum eligible coverage. The ability to coordinate benefits is standard practice among benefits carriers in Canada.

The following is an example of how benefits are coordinated with a spouse's plan.

- **Expense incurred by you:** submit the claim first under your group plan. Any unpaid portion may then be submitted under your spouse's plan.
- **Expense incurred by your spouse:** submit the claim first under your spouse's plan. Any unpaid portion of the expense may then be submitted under your group plan.
- **Expense incurred for a dependent child:** submit the claim first to the plan of the parent whose birth month occurs first in the calendar year. If both birthdays are in the same month, submit the claim first to the plan of the parent whose day of birth is earlier. If both parental birth dates are on the same month and day (regardless of year), submit the claim first to the plan of the parent whose first letter of their first name is earlier in the alphabet. Any unpaid balance can then be submitted to the other parent's plan.

Benefits may be coordinated at your health care professional's office by providing both coverage numbers. To ensure coordination of benefits ensure you provide information for all plans under which you have coverage.

To find out how to coordinate benefits with another plan contact Alberta Blue Cross directly or refer to their brochure "[Understanding Coordination of Benefits](#)".

## Flexible Spending Account Claims

Unpaid balances for claims submitted to your Supplementary Health and Dental plans are automatically transferred to the Health Spending Account for reimbursement, provided you have credits available.

If you prefer to control which expenses are submitted to your Health Spending Account, are coordinating benefits, or if you are planning to save your credits for a particular medical or dental expense, you can turn the automatic payment feature off by completing a Request for Discretionary Payment form. By asking for discretionary payments, this means that reimbursements will only be paid if a completed claim is submitted to Alberta Blue Cross. The Request for Discretionary Payment form is available from your Benefit Representative.

All other eligible Health Spending Account expenses that are not covered by your Supplementary Health and Dental plans or Personal Spending Account can be submitted directly to Alberta Blue Cross for reimbursement.

You may call the Alberta Blue Cross Customer Services Contact Centre at 1-800-661-6995 during operating hours to check the balance of your account or you may view your statements [online](#).

**Note:** Your Flexible Spending Account year end is December 31. Alberta Blue Cross must receive your Spending Account claims within 2 months of year end. Be sure to allow sufficient lead time for mailing and processing. Claims received after 2 months from year end will not be processed.

You can submit most claims to Alberta Blue Cross electronically. The online process is easy, secure and quick with a daily processing schedule. Register online as indicated in the “Online Claim Submission” section.

You can also submit completed paper claim forms. See “Claims Payments” below, as the processing schedule for paper claims is not the same as online claims. Claim forms may be obtained from any Alberta pharmacy, your local Blue Cross office or the [Alberta Blue Cross website](#).

## Online Claim Submission

The convenience of electronic submission for your eligible Supplementary Health, Dental and Spending Account claims is available through Alberta Blue Cross. To take advantage of this convenient option, you must register with Alberta Blue Cross on the Plan Member Website at [https://www.ab.bluecross.ca/online\\_services.php](https://www.ab.bluecross.ca/online_services.php) and select paperless options that include direct deposit and electronic statements. Electronic claims are processed by Alberta Blue Cross on a daily basis. See “Claims Payments” below for further information. Once your claim(s) are submitted you are required to keep copies of your expense receipts for 24 months in the event you are subject to audit. A list of eligible expenses available for online submission can also be found on this website. Some restrictions apply.

**Note:** Supplementary Health claims (e.g. massage therapy) requiring additional documentation or a physician’s written order must still be submitted in hard copy using a paper form.

Alberta Blue Cross has online security safeguards in place to protect your information and privacy and to ensure claims are eligible and legitimate.

If you have questions or require assistance with registering for online claim submission or submitting an online claim, contact Alberta Blue Cross at 1-800-661-6995.

## Claim Payments

All claim payments issued by Alberta Blue Cross must be made payable to you. Claim payments for these expenses are produced based on the following types of claim submissions:

### Electronic/Online claims:

- Daily payment schedule

### Paper claims:

- Payment for claims of at least \$20 are processed at mid-month and month end.
- Claims of \$2 or more but less than \$20 paid at the end of the calendar year.

Claims are paid to the extent that the expenses are eligible and flex credits are available.

Statements of the remaining credits in your Health Spending and Personal Spending Accounts will be provided with each payment you receive. Statements are also provided each quarter, regardless of whether or not you submitted a claim, as long as there are credits remaining in the account. Separate statements are issued for the Health Spending Account and the Personal Spending Account. If you have registered for paperless statements, you can only access this information on the plan member website.

You may view your statements online anytime at [https://www.ab.bluecross.ca/online\\_services.php](https://www.ab.bluecross.ca/online_services.php). You may also call the Alberta Blue Cross Customer Services Contact Centre at 1-800-661-6995 during operating hours to check the balance of your account.

If you have not registered for online statements, your statements will be sent to the home address on file with Alberta Blue Cross.

## Alberta Blue Cross Plan Member Website

The Alberta Blue Cross Plan Member website provides many resources regarding your Supplementary Health, Dental and Spending Accounts. You can elect to go paperless. You can always see your credit balances. Online claims submission and claim forms are available. Your claims history, status of claims, explanation of benefits statements and other information regarding your claims and coverage is available on the Alberta Blue Cross Member Services web site: [www.ab.bluecross.ca](http://www.ab.bluecross.ca). To access your personal information, you must register on the site.

## Forms

All Alberta Blue Cross Claim Forms can be found at <http://www.ab.bluecross.ca/forms.php>

## Life Insurance

In the event of a death of anyone covered under your group life insurance plans, you (or your beneficiaries in the event of your death) will need to contact your Benefits Representative to initiate a claim.

## Accidental Death and Dismemberment Insurance

If you or one of your covered dependents is accidentally injured or killed, you (or your beneficiary in the event of your death) will need to contact your Benefits Representative for assistance with initiating an AD&D claim.

Written notice of the accident must be given to the Industrial Alliance (IA) Group Accident/Association Department within 30 days of the date of the accident and written proof

must be submitted within 90 days of the date of the accident. If IA does not receive the required notice and proof of loss, the claim may not be considered after the 90 day period has expired, unless there is good reason for the delay. In any event a claim must be submitted prior to 12 months from the date of the accident.

Your accidental death benefit is paid to the beneficiary designated under your group life insurance, or to your estate if no such designation is made. Any other benefits are paid to you (those described in the Loss Schedule) are paid as a percentage of the Principal Sum.

### Short Term Disability

Short Term Disability is paid after your available sick leave is exhausted. You should file your claim for disability benefits as soon as possible if it is expected your disability will exceed 7 calendar days, or if your injury/illness resulted in hospitalization or is due to an accident. This will help prevent payment delays. Claims received by Canada Life more than 6 months after your disability started will not be paid. Please contact Employee Health and Safety to obtain a claim form for STD benefits and to obtain details on how to file your claim.

### Long Term Disability

You should file your claim for disability benefits as soon as possible if it is expected your disability will persist longer than 24 weeks. This will help prevent payment delays.

If you have an existing STD claim which will continue to LTD, a separate LTD claim form is not required. If you do not have an existing STD claim an LTD claim form will be required. Please contact Employee Health and Safety if you are unsure of the process to file a claim. Claims received by Canada Life more than 12 months after your disability started will not be paid.

### Limitation Periods for Legal Actions

Under the terms of the Insurance Act, the timeframe to initiate a legal action with respect to the denial of a claim under a group life or accident and sickness policy is limited to two years.

# Supplementary Health

The Supplementary Health Plan provides coverage for certain expenses incurred by you and your eligible dependents that are over and above those covered by Alberta Health. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

## Alberta Health

Provincial health insurance generally pays for most hospital and medical expenses as well as limited dental expenses. Some of the covered expenses typically include standard ward hospital accommodation, surgical procedures, physician and specialist fees, outpatient services, doctor visits in hospital, at home or in the doctor's office, and maternity care.

## Covered Expenses

You and your eligible dependents are covered for reasonable and customary expenses related to the following prescribed drugs, hospital and other services as follows:

|                       |   |
|-----------------------|---|
| Prescription Drugs    | 80%, to specific maximums, Least Cost Alternative Pricing |
| Hospital Services     | 100%, to specified maximums                               |
| Other Health Services | 100%, unless otherwise stated, to specific maximums       |

## Drugs

To be covered under this plan, drugs must be included in the current Alberta Blue Cross Drug Benefit List, prescribed by a Health Care Professional and dispensed by a licensed pharmacist. Prescription drugs are limited to a 100-day supply at a time. As well, the drug must fall into one of the following categories:

- Drugs requiring a prescription by Provincial or Federal Law as defined in the current Alberta Blue Cross Drug Benefit List;
- Selected Over the Counter products as defined in the current Alberta Blue Cross Drug Benefit List;
- Convention Drugs.

Eligible prescription drugs include, but are not limited to:

- Allergy Serums
- Contraceptive Drugs. Drugs with a duration of action greater than 100 days are limited to \$250 per person in a 60-month period
- Fertility Drugs
- Insulin
- Smoking Cessation Drugs – \$3,000 per person per lifetime
- Vaccines – \$250 per person each benefit year

## Special Authorization Drugs

Selected drugs may be considered for coverage through a special authorization process. Special authorization is a process where physicians may request coverage for medications as it pertains to their patient's condition. The list of drugs and their clinical criteria for coverage are specified in the current Alberta Blue Cross Drug Benefit List.



## Least Cost Alternative (LCA) Pricing

Reimbursement for drug charges will be based on LCA pricing. Least cost alternative drugs are the lowest cost products within a set of interchangeable drug products. Interchangeable drug products contain the same active ingredients, in the same amounts and the same dosage form and are as effective as a corresponding product made by another manufacturer.

The interchangeable products and least cost alternative prices are identified in the current Alberta Health Drug Benefit List available in Alberta pharmacies.

## Health Services

**Accidental Dental Care** – dental treatment required for the repair, extraction and/or replacement of natural teeth as the result of a direct, accidental, external blow to the mouth. The maximum reimbursement is \$2,000 per accident. The injury must occur while you are covered under this plan and the treatment must be made within 12 months of your injury.

**Aerochamber** – 80% to a maximum of \$40 in a 24 consecutive month period for the purchase of an aerochamber device for children under age 11, on the written order of a Health Care Professional. These may be direct billed with a valid Alberta Blue Cross ID card.

**Air Ambulance** – to an active treatment hospital in any Canadian province or territory, when medically necessary, is also covered when not covered under a provincially funded program and when normal ground transportation is not available or in the best medical interest of the patient.

**Ambulance Service** – eligible expenses to a maximum set in the current Blue Cross schedule of ambulance rates, for services of a professional ground ambulance required to transport a patient who is ill or has an injury, when medically necessary, to or from the nearest hospital able to provide appropriate medical care. The ambulance must be licensed to operate in the jurisdiction where the service was rendered.

**Braces** – custom fitted braces (excluding sport braces) which incorporate a rigid support of metal or plastic, on the written order of a Health Care Professional. The maximum reimbursement is \$200 per person each benefit year. The repair of a custom fitted brace does not require the written order of a Health Care Professional.

### Diabetic Equipment

- **Insulin Pump and Specified Supplies** – 100% direct bill coverage per person for the purchase of devices used in the management of diabetes, on the written order of a Health Care Professional, to a maximum of \$7,000 every 5 years. 100% direct bill coverage for insulin pump supplies includes infusion sets, syringe/reservoirs and tubing.
- **Flash Glucose Monitoring System** - for those who have for those who have been insulin dependent for a minimum of 12 months covered at 100%:
  - Flash Glucose Monitoring Reader – 1 per participant in a 24 month period,
  - Flash Glucose Monitoring Sensor – 30 sensors per participant in a 12 month period

**Diabetic Supplies** – 100% direct bill coverage for pen needles, syringes, lancets, lancing devices, urine and blood glucose testing strips for the monitoring and treatment of diabetes.

**Foot Orthotics** – maximum \$200 per person each benefit year for custom made foot orthotics on the written order of a Health Care Professional. Orthotics solely intended for sports use are not covered.



**Hearing Aids** – maximum \$200 per person in a 24 month period for the purchase of hearing aids, on the written order of a Health Care Professional. Repairs are also covered but do not require a written order. Batteries are excluded from coverage.

**Home Nursing Care** – \$250 per person per week to a maximum of \$2,500 per person each benefit year on the written order of a Health Care Professional for nursing services provided by a nurse and certified in writing as medically necessary for the condition of the person. Treatment must be provided in the residence of the person, excluding a convalescent or nursing home or facility where professional care is provided. The nursing services are to be provided by a person who does not reside in the person's home and is not related to the person by blood or marriage. Home nursing care will only be covered once all government programs and agency maximums have been reached.

**Hospital Rooms:**

- Private or Semi-Private Room – Hospital charges in excess of the Alberta Health standard ward accommodation for a private or semi-private room in a public general active treatment hospital in Canada, limited to the rates in place at the time the Supplementary Health contract was issued.
- Auxiliary Care – Treatment received for auxiliary care to a maximum of \$1,000 per person each benefit year.

**Ileostomy, Colostomy, Urinary Catheters & Supplies** – eligible expenses to a combined maximum of \$1,200 per person each benefit year.

**Intravenous Supplies** – 80% of eligible expenses, on the written order of a Health Care Professional. These can be direct billed with an Alberta Blue Cross ID card.

**Mastectomy Prosthesis** – the purchase of external mastectomy prosthesis up to \$200 per single prosthesis or \$400 per double prosthesis once in any 24 consecutive month period on the written order of a Health Care Professional. You may also claim up to \$50 for the purchase of a supporting brassiere to a maximum of 2 supporting brassieres per person each benefit year when used in conjunction with the external mastectomy prosthesis.

**Medical Aids** – casts, canes, cervical collars, crutches, splints, traction kits, trusses and walkers on the written order of a Health Care Professional.

**Medical Durable Equipment** – on the written order of a Health Care Professional and when medically necessary for the person's condition, eligible expenses incurred for the purchase of a manual hospital bed and/or a manual wheelchair, one per person in a 5 year period. Rental or repair of a manual hospital bed or wheelchair and/or the purchase of bed rails are eligible expenses that do not require the written order of a Health Care Professional. Rental or purchase, of Breathing Monitor (CPAP).

**Orthopedic Shoes** – custom made orthopedic shoes and/or adjustments to stock item footwear, on the written order of a Health Care Professional, to a maximum of \$100 per person each benefit year.

**Oxygen and Equipment and Supplies** – oxygen and the rental or purchase of equipment for its use including tanks/regulators, masks, tubing and supplies, to a maximum of \$2,500 per person each benefit year.

**Paramedical Practitioners:**

- Licensed Audiologist and Occupational Therapist: \$20 per visit to a maximum of \$200 per type of specialty per person each benefit year.
- Massage Therapist: \$50 per visit to a maximum of \$1000 per person each benefit year
- Physiotherapist: \$50 per visit to a maximum of \$1000 per person each benefit year.
- Podiatrist/Chiropodist, and Chiropractor: \$35 per visit to a maximum of \$700 per type of specialty per person each benefit year. Charges for service provided by a Podiatrist/Chiropodist or Physiotherapist are covered once all provincial government funding has been accessed.

**Prosthetic Appliances** – purchase or replacement of conventional artificial limbs (except myoelectric prosthesis) and artificial eyes which are required to restore form and function, and which are manufactured according to specifications on the written order of a Health Care Professional. Repairs are also covered but do not require a written order.

**Psychology Services** – services provided by a Psychologist, Master of Social Work and Registered Social Worker for the assessment and treatment of mental or emotional illness including family counseling and group therapy. Services provided by a Certified Addictions Counselor, or a Certified Addictions and Drug Counselor are also covered. Reimbursement is \$3000 per person each benefit year for all psychology services combined.

**Speech Language Pathologist** – services provided by a licensed Speech Language Pathologist at \$50 per visit to a maximum of \$500 per person each benefit year once all provincial government funding has been fully accessed.

**Limitations and Exclusions**

Blue Cross limits visits to one per calendar day per Health Care Practitioner specialty

Items not covered under the Supplementary Health plan include but are not limited to:

- Expenses incurred before your coverage began
- Products used for diagnostic purposes are not covered.
- Registration charges or non-resident surcharges in any hospital
- Hospitalization which is primarily for bed rest, rest cures, convalescent care, custodial care, respite care, rehabilitation services in a hospital for the chronically ill or a chronic care unit of a general hospital
- Services of physicians and surgeons in Canada
- Services or prescription drugs provided by a government-operated program
- Research or experimental medical treatment not approved or recognized by a provincial or territorial government health program
- Insulin pump accessories such as belts, pouches, clips, cases, sports guards, shower guards or travel packs
- Cosmetic surgery or treatment
- Charges for drugs and administration of injectable drugs, excluding allergy serums and covered vaccines, supplied directly and charged for by a Health Care Professional
- Nursing services provided primarily for custodial care, homemaking duties, supervision, respite care, normal child care or personal care attendant
- Cochlear implants, speech processors and related devices and supplies
- Stock item footwear (excluding adjustments to stock item footwear)
- Surgical stockings or stump socks

- Purchase, rental or repair of respiratory equipment or nebulizers
- Hair growth, sexual dysfunction or weight loss drugs
- Glucose transmitters or sensors
- Laboratory testing, diagnostic procedures, radium, radioactive isotopes, blood and plasma

# Out of Province/Country Emergency Health

Out of Province/Country Emergency Health helps you pay for emergency medical expenses, over and above those covered by Alberta Health and Wellness, incurred by you or your eligible dependents while traveling outside your province of residence. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan. Eligible expenses incurred under your Out of Province/Country Emergency Health coverage begin at the moment the person crosses the Alberta border or, when traveling out of province by airplane, from the time the airplane departs. Expenses are no longer eligible once the person has returned to, or the airplane has landed in, the province of residence.

## Covered Expenses

You are covered for an unlimited period to a maximum of \$2,000,000 in Canadian funds per person per incident. You and your eligible dependents are covered for 100% of reasonable and customary charges for the following emergency expenses incurred outside your province of residence once all available funding has been exhausted:

- Hospital accommodation in a public general active treatment hospital
- Outpatient services provided by a public general active treatment hospital
- Inpatient incidental expenses up to \$100 per hospital stay
- Physicians' and surgeons' fees
- Physiotherapist, chiropractor, podiatrist/chiropract, including x-rays, up to \$300 per specialty per trip
- Prescription drugs, serums and administration of injectable drugs prescribed by a Health Care Professional and dispensed by a licensed pharmacist which must have a Canadian equivalent, excluding vitamins
- Nursing services provided by a nurse during and following hospitalization when ordered by a Health Care Professional
- Laboratory tests, x-rays, cost of whole blood, blood plasma or specialized treatments using radium and radioisotopes on the written order of a Health Care Professional
- Splints, casts, crutches, canes, slings, trusses, walker and/or the temporary rental of a wheelchair on the written order of a Health Care Professional
- Repair, extraction and/or replacement of natural teeth as a result of a direct accidental external blow to the mouth, up to \$2,000 per accident. (Note: the injured person must see a Health Care Professional immediately following the accident and treatment must be completed within 182 days; an accident report is required from the treating Health Care Professional)
- Relief of dental pain, excluding root canals, up to \$200 per person per trip when treatment is rendered at least 200 kilometers from the person's provincial border
- Ambulance charges to the nearest qualified medical facility
- Air ambulance to or from the nearest qualified medical facility able to provide medical care, in the event that normal ground transportation is not available or is in the best medical interest of the patient Medical evacuation to the person's province of residence when ordered by the attending licensed physician or travel assistance service medical advisor, and approved by Blue Cross
- One round trip economy airfare for a family member or friend to visit the person while confined to a hospital for at least three days provided the attending physician verifies in writing that the situation is serious enough to require the visit, or to identify the deceased prior to the release of the body where necessary

- Return of the deceased, including preparation and homeward transportation of the body (excluding coffin) up to \$7,000
- Cremation or burial at the place of death, up to \$2,500
- Return of an person's vehicle to the place of residence or to the nearest appropriate rental agency, up to \$1,000 when the person is unable to operate the vehicle due to unexpected illness or injury and when the traveling companion is also unable to do so
- The cost of one way economy airfare to the province of residence if the person's vehicle is inoperable due to an accident. An official police report of the accident is required.
- Unavoidable additional expense for meals and accommodations up to \$150 per day, to a maximum of \$1,500 if an person's return home is delayed due to remaining with a sick or injured traveling companion, as verified by the attending licensed physician and supported with receipts
- Meals and accommodation will be reimbursed up to \$150 per day to a maximum of \$1500 when a family member or friend to visit a covered person in the hospital or to identify the deceased

### **Travel Assistance Service**

If you or one of your covered dependents needs emergency medical attention while outside the province of residence, you should contact the travel assistance services. They will:

- Assist in locating an appropriate Health Care Professional, clinic or hospital
- Confirm coverage and coordinate payment to the hospital or Health Care Professional
- Supervise the medical treatment and keep the person's family informed
- Arrange for a family member's transportation to the patient's bedside or to identify the deceased
- Arrange for the patient's transportation home, if medically necessary

### **General Assistance**

- Provide emergency response in most major languages
- Assist in contacting the injured person's family, business partner or family Health Care Professional
- Coordinate the safe return home of dependent children if the person or spouse is hospitalized
- Transmit urgent messages to family members or business partners
- Provide referral to legal counsel in the event of a serious accident
- Coordinate claims processing and negotiate health care provider discounts
- Provide pre-departure information regarding visas and vaccinations

## **Limitations**

Note the following limitations:

- Benefits are payable only to the maximum amount for the period of time your coverage is in force
- Benefits are payable only for the expenses incurred outside your province of residence
- Benefits will not be payable for pregnancy or childbirth complications, including treatment for the newborn, if the medical emergency occurs after the 32nd week of gestation or is a result of the deliberate inducement of a miscarriage
- The travel assistance service must be contacted within 24 hours of hospital admission. (Note: failure to contact the travel assistance service may result in the payment of medical expenses being denied or delayed)
- The insurer reserves the right to transfer the person to another hospital or return the person to the province of residence. (Note: refusal to comply with the transfer request will absolve the insurer of further liability)

## Exclusions

No coverage is provided in the following circumstances:

- Travel is booked or commenced contrary to medical advice
- Benefits are not covered if emergency medical care expenses are incurred in a country, region or city, when a written formal notice was issued by the Department of Foreign Affairs, Trade and Development of the Canadian government, or its equivalent, prior to the departure date advising Canadians to avoid non-essential travel or avoid all travel to that country, region or city unless the incident is unrelated to the posted warning.
- An person travels to another country primarily for hospitalization or for services rendered in connection with:
  - seeking medical advice, a second opinion, or treatment intentionally or incidentally, even if the trip is on the medical recommendation of a Health Care Professional
  - general health examination for “check-up” purposes
  - rehabilitation or ongoing care in connection with drugs, alcohol or other substance abuse
  - a rest cure or travel for health reasons
  - cosmetic purposes
  - experimental or unconventional procedures
  - elective services
  - ongoing maintenance of an existing condition
- expenses incurred when the person could have been returned to the province of residence without endangering life or health, even if the treatment available in the province of residence could be of lesser quality or if the person must go on a waiting list for that treatment
- hospital accommodation or treatment is received in a hospital other than a general active treatment hospital
- hospital charges if the hospital stay started before your coverage began
- Expenses incurred due to:
  - suicide, attempted suicide or self-inflicted injury; whether sane or insane
  - abuse of medication, toxic substances, alcohol or non-prescription drugs
  - driving a motorized vehicle when impaired by drugs, toxic substances or an alcohol level of more than 80 milligrams in 100 ml of blood
  - commission of or attempt to commit, directly or indirectly, a criminal act under legislation in the area of commission of the offense
  - participation in an insurrection, war or act of war (declared or not), the hostile action of the armed forces of any country, service in the armed forces, hijacking, terrorism, participation in any riot or public confrontation, civil commotion, or any other act of aggression

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# Vision Care

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Vision Care provides you and your eligible dependents with coverage for eyeglasses and contact lenses. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

Under Vision Care:

- An adult is a person 18 years of age or older
- A dependent child is a person under 18 years of age

## Covered Expenses

Vision Care expenses will reimburse the usual, customary and reasonable charges as follows:

- 100% to a maximum of \$200 every 24 consecutive months per person for adults; and
- 100% to a maximum of \$200 every 12 consecutive months per dependent child.

Eligible expenses include the following, which are prescribed as a result of an eye examination by a Health Care Professional:

- Contact lenses
- Eye Glasses (Frames and/or Lenses)
- Intraocular Lenses
- Safety Glasses
- Sunglasses

Included under the maximum coverage is one eye examination every 24 months by a Health Care Professional, up to \$40 per person from 19 to 64 years of age

## Exclusions

Exclusions include but are not limited to:

- Laser eye surgery

# Dental

The Dental Plan provides coverage for dental expenses incurred by you and your eligible dependents. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

## Covered Expenses

You and your eligible dependents are covered for expenses related to Basic, Periodontic, Extensive and Orthodontic dental expenses as defined below to the level and maximum indicated. Coverage is based on the current Alberta Blue Cross Dental Schedule.

|                           |   |
|---------------------------|---|
| Basic Dental Services     | 80%, no maximum                                   |
| Periodontic Services      | 50%, no maximum                                   |
| Extensive Dental Services | 50%, Maximum \$3,000 per person each benefit year |
| Orthodontic Services      | 50%, Lifetime Maximum \$3,000 (age 7 and over)    |

## Pre-Treatment Authorization

If you or your dependents require dental services which are expected to cost more than \$800, a dental treatment plan evaluation from Alberta Blue Cross is recommended. Once approved, the treatment plan is valid for a maximum period of 120 days from the date issued and is subject to the terms and conditions as noted on the evaluation.

## Basic Dental Services

### Examinations and X-rays

- Complete examination – one per person in any 5 year period
- Limited (recall) examinations and/or specific examinations – once every 12 months for adults and once every 6 months for dependent children under 18 years of age per healthcare professional
- Consultations – only when performed by another Health Care Professional
- Emergency examinations
- Bite-wing x-rays – one set every 12 months for adults and one set every 6 months for dependent children under 18 years of age
- Complete series of panoramic radiographs – one set every 24 months

### Preventative Services

- Polishing – one time unit in any 12 month period for adults and one time unit in any 6 month period for dependent children under 18 years of age
- Fluoride treatments – one per adult in any 12 month period and one per child under age 18 in any 6 month period
- Pit and fissure sealants – limited to one per permanent posterior tooth in any 5 year period per child under age 18
- Space maintainers



**Restorative Services**

- Restorations – one per surface in any 24 month period to a maximum of 5 surfaces per tooth

**Oral Surgery**

- General surgery exam – one per person in any 5 year period
- Extractions and other oral surgery including pre and post-operative care
- General anesthesia when required in conjunction with covered oral surgery or when medically necessary with prior approval by the insurer

**Periodontics**

- Scaling and Root Planing – 3 time units in any 12 month period

**Endodontics**

- General endodontic exam – one per person in any 5 year period
- Root canal therapy – one per tooth in any 24 month period

**Denture Services**

- Reline – one service per denture in any 24 month period
- Liners – one service per denture in any 24 month period
- Tissue conditioning – one service per denture in any 24 month period
- Repairs to existing dentures where a further impression is not required

**Major Denture Repairs**

- Repairs to existing dentures. Services accumulate to the annual Extensive Benefit Maximum.

**Periodontic Services**

- General periodontic exam – one per person in any 5 year period
- Recall or specific exam – one per person in any 12 month period
- Periodontic surgery
- Osseous surgery
- Osseous grafts
- Soft tissue grafts
- Provisional Splinting
- Scaling and Root Planing – maximum of 13 time units in any 12 month period
- Sub-Gingival Periodontal Irrigation – one treatment per person in any 6 month period
- Management of oral infections

**Extensive Dental Services****Diagnostic Services**

- General prosthodontic examination – one per person in any 5 year period
- Recall or specific examination – one per person in any 12 month period

**Prosthodontic Appliances**

Limited to one of the following services per tooth:

- Crowns – one in any 5 year period when the tooth cannot be adequately restored to form and function with a filling
- Inlays and Onlays – one in any 5 year period when the tooth cannot be adequately restored to form and function with a filling
- Fixed bridges – 1 in any 5 year period

- Processed veneers – one in any 5 year period
- Posts and cores – one in any 5 year period

### **Removable Appliances**

- Complete dentures – 1 upper and/or 1 lower per person in any 5 year period
- Partial dentures – 1 in any 5 year period

### **Denture Services**

- Rebasement and resetting, provided at least 5 years has lapsed from placement of denture
- Denture adjustments, provided at least 3 months has lapsed following placement of denture

### **Bridge repairs**

## **Orthodontics**

### **Diagnostic Services**

- General orthodontic examination one in any 5 year period
- Specific examination, 1 per adult in any 12 month period; 1 per child in any 6 month period.
- Cephalograms, facial and intraoral photographs, diagnostic models
- Consultation and case presentation

### **Habit Breaking Appliances**

- Treatment for correcting a harmful habit such as tongue thrusting or thumb sucking

### **Interceptive, Interventive, Preventative**

- Fixed or removable appliances, functional appliance therapy, formal banding treatment

**Note:** A Treatment Plan is required.

## **Limitations and Exclusions**

Reimbursement will be limited to the maximums described in this booklet. If you select treatment that is more expensive than the treatment normally deemed necessary and adequate, reimbursement will be based on the lesser fee. The more expensive treatment must be eligible under the Dental plan provisions in order for Blue Cross to pay the lesser fee. If the more expensive plan of treatment is not eligible under the Dental plan provisions, Blue Cross will not pay any cost towards the more expensive plan of treatment.

Items not covered under the Dental Plan include but are not limited to:

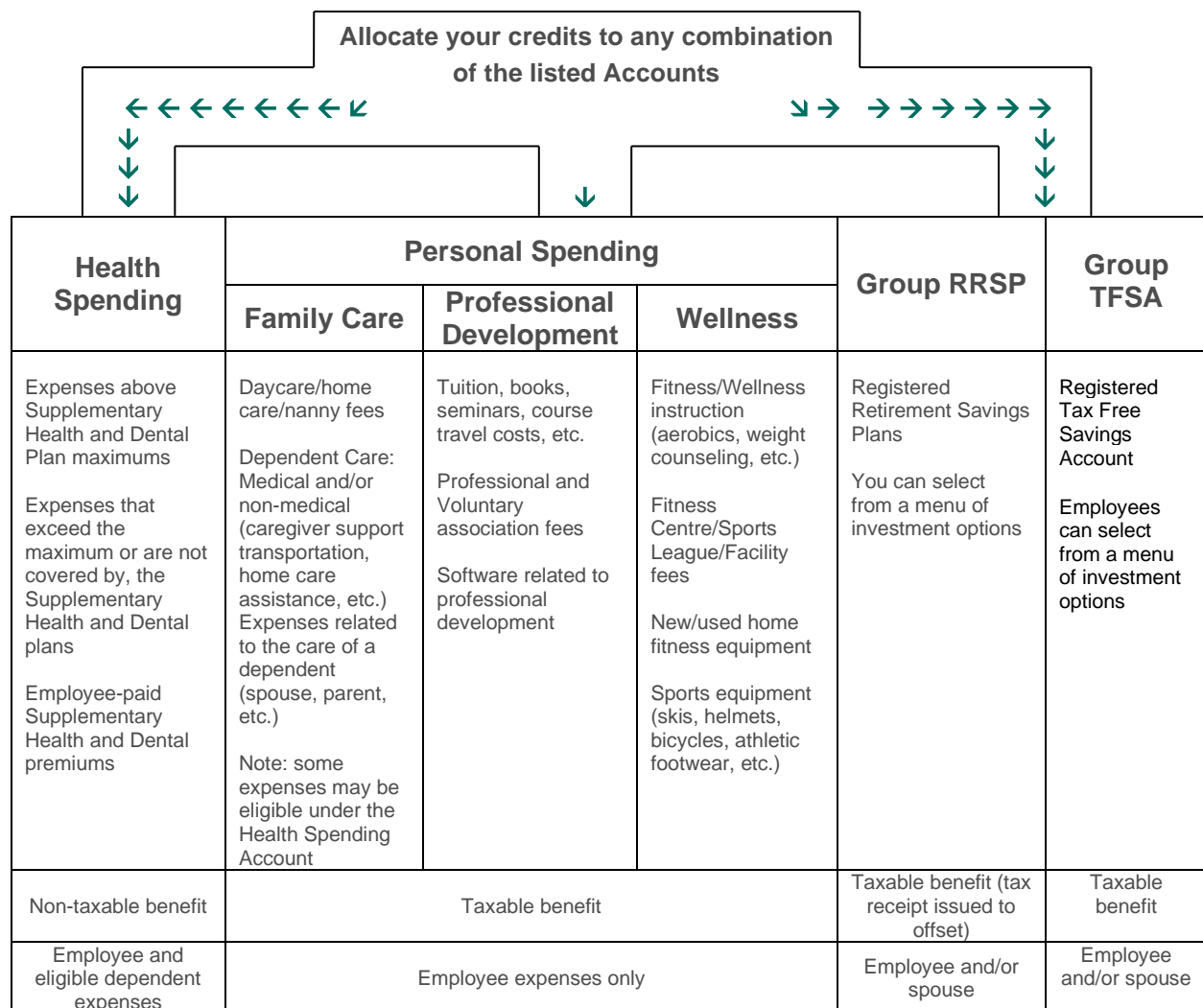
- Expenses or procedures commencing before your coverage began
- Charges for missed appointments and fees for completion of insurance forms
- Orthodontics for persons under age 7
- Services with respect to congenital or developmental malformations, cosmetic surgery and/or dentistry for purely cosmetic reasons, including (but not limited to) cleft palate, maxillary and mandibular malformations, enamel hypoplasia, fluorosis, anodontia
- Nutritional Counseling
- Experimental or unconventional procedures
- Fees for polishing and finishing restorations
- Administration of conscious sedation
- Fees for dispensing drugs and medication, writing prescriptions, injection of therapeutic drugs, hypnosis, acupuncture and electronic dental anesthesia

- Procedures, appliances or restorations to increase vertical dimension and/or restore or maintain occlusion
- Oral appliances including but not limited to mouth guards, night guards and sleep disorder appliances, unless otherwise indicated in covered services
- Bleaching of the teeth
- Hospital charges for dental services
- Replacement dentures, devices or appliances that are lost, stolen or broken through misuse
- Spare or duplicate dentures, devices or appliances
- Dental care which is provided solely for the purpose of improving appearance when form and function of the teeth are satisfactory and no pathological condition exists
- Myofunctional therapy
- Motivation of the patient
- Occlusal equilibration
- Gold restorations
- Implants, unless otherwise indicated under covered services
- Services related to bruxism or temporomandibular joint dysfunctions including but not limited to appliances, relines and repairs
- Oral hygiene instruction

# Flexible Spending Account

The Flexible Spending Account (FSA) is designed to enhance your Supplementary Health and Dental coverage, encourage your fitness, wellness and professional development, and to assist with family care needs and retirement planning. No employee contribution is required; this program is fully employer funded. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

The FSA is an individual employee account that provides benefit dollars (credits). You can direct these credits to a non-taxable Health Spending Account, a taxable Personal Spending Account, or the taxable Group Savings Plans. Once a year you make an irrevocable allocation of your credits among these options.



Health Spending – These claims must meet Canada Revenue Agency (CRA) guidelines as an eligible tax-deductible expense.

Personal Spending – All claims reimbursed under these categories are subject to income tax, Canada Pension Plan and Employment Insurance deductions from your pay. Original receipts can be retained, as some expenses may be eligible for personal tax relief.

Group RRSP – No tax is deducted on RRSP contributions, but contributions are included on your T4 as a taxable earning. To defer paying tax, RBC issues tax receipts to be included when filing personal income tax statements.

Group TFSA – Any amounts contributed with flex credits to a Group TFSA is a taxable benefit, but any interest earned on the monies in your Group TFSA account are tax free.

## Credits

If you are eligible for this benefit, credits are deposited into your FSA on the first day of January every year. Your full credit amount is \$750 that is prorated according to your full time equivalency (FTE) as it stands on December 1st of the preceding year. Your credit amount will not change throughout the year if you undergo an FTE or salary change. If you become eligible for this plan mid-year, your credits are prorated relative to your FTE and the full months left in the calendar year.

These credits can be allocated to one or more of the following accounts:

1. Health Spending Account
2. Personal Spending Account
3. Group Saving Plans

**Note:** Each year during a specified period (normally in December) that is announced in advance you are required to allocate your flex credits to your choice of flex benefits for the following year. If you have not submitted your allocation instructions, and if they have not been received and confirmed within the timeframe provided, 100% of your credits will default to your Health Spending Account.

## Health Spending Account (non-taxable)

The Health Spending Account is a non-taxable account. No personal income taxes are payable on these credits as long as the medical, dental, and vision expenses adhere to Canada Revenue Agency's guidelines. You may cover expenses for yourself and anyone you report on your income tax as an eligible dependent, which is defined by CRA and described later in this document.

The Health Spending Account provides coverage for medical, dental, and vision expenses not fully covered or excluded from coverage under your core benefit plan. The Canada Revenue Agency (CRA) defines non-taxable, eligible expenses under its guidelines, and these are subject to change without notice. A copy of these guidelines is available on the CRA Website.

## Personal Spending Account (taxable)

The Personal Spending Account is taxable because the eligible expenses do not adhere to the Canada Revenue Agency guidelines. All reimbursements you receive from this account are subject to income tax, CPP and EI and these deductions will be processed through your payroll.

Eligible expenses for wellness, fitness, fitness equipment, sports equipment (required to participate in the sport), and professional development are applicable to you only, and not your dependents. Family care expenses (paid by you) are eligible.

## Wellness

This category is intended to cover expenses that support your personal wellness and physical health. Types of expenses covered include:

- Fitness Centre fees (such as the YMCA, municipal recreation centre, etc.) – monthly or annual. When facility or league fees include both social and physical activities, only the portion of the physical activities is an eligible expense

- Sports League/Facility fees where the main focus is a physical activity (such as curling, tennis, skiing)
- Instructed classes at a fitness facility (such as aerobics classes, yoga, Tai Chi, etc.) – drop in fees or passes
- Certified Instruction for a physical activity in excess of facility fees (such as personal trainer, Canskate Program for Adults, dance lessons, etc.)
- Home exercise fitness equipment – new and used (such as treadmills, stationary bikes, weights, etc.)
- Wellness Related Programs such as weight and nutrition counseling programs (plan purchase, membership fees, etc.) and smoking cessation programs (fees for seminars, support programs, etc.)
- Sports equipment that is required for a physical activity (skis, helmets, hockey equipment, athletic footwear, etc.)

**Exclusions:** apparel, clothing, fees/memberships for family members, nutrition replacements, food and food supplements, services provided by a family member, golf expenses.

### Professional Development

This category is intended to financially assist you if you are improving your professional development through continuing education.

Types of expenses covered include:

- Tuition costs or course registration fees for courses, seminars, conferences or classes provided by an accredited educational institution for your professional development
- Books or texts required for a course, seminar, conference or class
- Professional journals, books, publications and subscriptions directly related to the enhancement of your skills, job competencies, etc.
- Professional fees or registrations and/or voluntary association fees related to your discipline
- Software related to professional development (Microsoft Office products, Anti-virus software, etc.)
- Accommodation and travel costs associated with course attendance

**Exclusions:** recreational/non-work related items (computer games, etc.); courses, etc. offered by a non-accredited educational institution; courses etc. for personal development; computer hardware; expenses for spouses and dependents.

### Family Care

This category is intended to assist you with expenses related to family care, which includes both dependents and adults. It may include dependents that are not covered by the other benefit plans.

Types of expenses covered include:

- Child care fees – regulated and approved daycare or day home care, nannies, approved After School Care programs
- Dependent care – medical and/or non-medical expenses related to the care of a dependent child, spouse, and parent. Expenses include:
  - Medical products/supplies – drugs/supplements, walkers, medical beds, etc.
  - Non-medical products – lifts, home installed supportive aids, air filtration products, guide dogs, caregiver guides, etc.
  - Eldercare counseling
  - Homecare assistance
  - Transportation
  - Caregiver support programs
  - Respite/holiday and/or weekend care
  - Retirement/Nursing homes
  - Day programs

- Long term care facilities
- Rehabilitation centres
- Nursing care and/or emergency care

**Exclusions:** services provided by a family member; domestic services such as cooking and cleaning; registration or finder fees; costs related to after school care such as field trips; camps

**Note:** Determine first whether or not expenses are eligible under CRA regulations. If they are, they may be claimable under the Supplementary Health plan and/or Health Spending Account. Other reimbursed expenses are deemed to be taxable. You can retain your original receipt and apply for personal tax relief, if applicable.

## Group RRSP/TFSA

The Group RRSP and/or TFSA are intended to assist you if you wish to set aside additional funds for retirement. You can choose to allocate all or part of your credits to a personal RRSP and/or TFSA or arrange for a spousal RRSP.

RRSP and or TFSA contributions made with credits are processed in a lump sum at the beginning of the calendar year and deposited into your Group RRSP and/or TFSA account administered by the Royal Bank of Canada (RBC). A selection of funds and investment mixes is available to choose from.

Although employer contributions to your RRSP are a taxable benefit, income tax deductions are not taken. RBC will issue annual tax receipts for your contributions to file with your personal tax returns.

***Unless you already have an open account, it is necessary to complete an enrolment with RBC in order to have your funds deposited into a registered account under Group #2995. If you do not do so, your credits will default to a Health Spending Account. For more information, contact your Benefits Representative.***

You are responsible for monitoring remitted amounts as they coordinate with your allowable annual RRSP and/or TFSA contribution room and other Canada Revenue Agency regulations. To obtain investment information, or to view your account, please contact any RBC branch or call toll free: 1-800-463-3863 quoting Group #2995.

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# Life Insurance

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Life Insurance is designed to protect you and your family from the financial hardship which may arise upon your death or the death of your eligible covered dependents.

Coverage under the Basic Life Insurance Plan is automatic and compulsory for all eligible employees upon completion of the waiting period.

If you are eligible for Basic Life Insurance, you can increase your coverage by electing to participate in the Additional Basic Life Insurance Plan and/or the Optional Employee Life Insurance Plan. Life insurance is also available to your eligible dependents under the Optional Dependent Life Insurance Plan.

The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan, including premium cost share and coverage levels.

Under all three plans, coverage is in effect 24 hours per day, anywhere around the world, subject to exclusions shown below.

Maximum coverage under the Basic, Additional Basic and Optional Employee Life Insurance Plans combined is \$1,000,000.00.

## Basic/Additional Basic/Optional Employee Life Insurance

Upon your death a lump sum benefit is payable to your designated beneficiary. Your beneficiary will not have to pay income tax on the lump sum amount.

Total coverage amounts are rounded to the next higher \$1,000 for Basic and Additional Basic Life Insurance only.

**Note:** if you choose Additional Basic Life Insurance coverage you must also choose Additional Basic Accidental Death and Dismemberment (AD&D) coverage (and vice versa). If you choose one, you must apply and pay premiums for both.

## Optional Dependent Life Insurance

If your eligible dependent dies, a lump sum benefit will be payable to you. You will not have to pay income tax on the lump sum amount.

## Advance Life Payment

If you are diagnosed with a terminal illness, you may be eligible to receive a portion of your Basic Life Insurance proceeds prior to your death. This type of advance is issued based on a thorough assessment of your medical condition. The application requirements consist of completed statements from the employer, employee (insured) and the attending physician. Please contact your Benefits Representative for more information.

## Exclusions

Optional Employee and Dependent Life Insurance: No benefit is payable if you die or your dependent as a result of suicide within two years of commencing coverage.



# Accidental Death and Dismemberment (AD&D)

Accidental Death & Dismemberment (AD&D) Insurance Plans provide an additional measure of financial protection in the event of accidental death or injury. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

There are three categories of group Accidental Death and Dismemberment insurance:

- Basic AD&D Insurance – 1X Basic Annual Earnings
- Additional Basic AD&D Insurance (for yourself) – 1X Basic Annual Earnings
- Optional AD&D Insurance (for yourself and for your family) – Units of \$25,000 are purchased; if the family plan is selected, your spouse is insured at 50% of your coverage and each child is insured at 25% of your coverage to a maximum of \$50,000 per child.

**Note:** If you choose to enroll in the Additional Basic Life Insurance Plan, then you are enrolled automatically in the Additional Basic AD&D Insurance Plan.

## Covered Losses

If you or a covered dependent are accidentally killed or injured, a lump sum payment may be paid in accordance with the table below. The loss must occur within one year of the accident. (Note: the “Principal Sum” is the total amount of AD&D coverage in effect for the injured person).

| <b>For Loss of</b>                        | <b>Benefit</b>           |
|---|--------------------------|
| Life                                      | Principal Sum            |
| Both hands or both feet                   | Principal Sum            |
| Entire sight of both eyes                 | Principal Sum            |
| One hand and one foot                     | Principal Sum            |
| One hand and the entire sight of one eye  | Principal Sum            |
| One foot and the entire sight of one eye  | Principal Sum            |
| Speech and hearing in both ears           | Principal Sum            |
| One arm or one leg                        | 4/5 of the Principal Sum |
| One hand or one foot                      | 3/4 of the Principal Sum |
| Entire sight of one eye                   | 3/4 of the Principal Sum |
| Speech or hearing in both ears            | 3/4 of the Principal Sum |
| Thumb and index finger of one hand        | 2/5 of the Principal Sum |
| Four fingers of one hand                  | 2/5 of the Principal Sum |
| Hearing in one ear                        | 2/5 of the Principal Sum |
| All toes of one foot                      | 1/3 of the Principal Sum |
| <b>For Total Paralysis of</b>             | <b>Benefit</b>           |
| Both upper and lower limbs                | 2 X the Principal Sum    |
| Both lower limbs                          | 2 X the Principal Sum    |
| Upper and lower limbs of one side of body | 2 X the Principal Sum    |
| <b>For Loss of Use of</b>                 | <b>Benefit</b>           |
| Both hands or both feet                   | Principal Sum            |
| One hand and one foot                     | Principal Sum            |
| One arm or one leg                        | 4/5 of the Principal Sum |

| <b>For Loss of Use of</b>          | <b>Benefit</b>           |
|------------------------------------|--------------------------|
| One hand or one foot               | 3/4 of the Principal Sum |
| Thumb and index finger of one hand | 2/5 of the Principal Sum |
| Four fingers of one hand           | 2/5 of the Principal Sum |

If an injured person suffers more than one of the above losses in a single accident, then a lump sum will be paid for each loss to a maximum of the Principal Sum. If an injured person suffers losses in addition to total paralysis, the benefit payable is limited to 2X the Principal Sum. If an injured person is paralyzed but dies within 90 days of the accident, the benefit is limited to the Principal Sum. In no event will indemnity payable for all losses exceed two times the Principal Sum as the result of the same accident.

### Limited Air Travel

AD&D coverage is in effect while an insured person is riding as a passenger, but not as a pilot or crew member, in boarding or alighting from, being struck, or making a forced landing with or from:

- Any aircraft with a current and valid air worthiness certificate operated by a person holding a current, valid pilot's license authorizing him to pilot the aircraft;
- Any transport-type aircraft operated by the Canadian Armed Forces or by the similar air transport service of any governmental authority of the recognized government of any nation anywhere in the world, provided the aircraft is not being used for test or experimental purposes.

Coverage is not provided for any injury sustained while riding as a passenger, pilot, operator or member in or on boarding or alighting from, being struck by or making a forced landing with or from any aircraft owned, operated or leased by the entity or policyholder.

### Exposure and Disappearance

If, as the result of an accident, an insured person is unavoidably exposed to the elements and if as a result of such exposure and within 12 months after the date of the accident, the insured person suffers a loss for which benefits would be payable, such loss will be deemed to be the result of injury.

If an insured person is not found within 12 months of the accidental wrecking, sinking or disappearance of a conveyance in which the person was riding, the person will be presumed to have suffered loss of life due to injury, subject to their being no evidence to the contrary and to the terms of the policy. As a result, AD&D benefits will be paid to the designated beneficiary.

### Coordination of Benefits

The total maximum payable for the following benefits in combination with the similar benefit maximum provided under any other policy for an insured person in this benefit plan will not exceed the actual expenses incurred or the maximum amount of benefit provided, whichever is less:

- Day Care Benefit
- Education Benefit
- Family Transportation Benefit
- Identification Benefit
- Hospital Indemnity Expense
- Home Alteration and Vehicle Modification Benefit
- Rehabilitation Benefit
- Repatriation Benefit
- Seat Belt Benefit
- Spousal Retraining Benefit
- Workplace Modification and Accommodation Benefit

## Aggregate Limit of Indemnity

There is a limit of indemnity of \$5,000,000.00 for which the insurer will be liable for all losses arising out of any one aircraft accident. In the event this limit of indemnity for any one aircraft accident is insufficient to pay the full amount of indemnity for each insured person, the amount payable for each insured person will be proportionate to the limit of indemnity any one aircraft accident bears to the total amount of insurance that would have been payable except for such limit of indemnity.

## Basic AD&D/Additional Basic AD&D Insurance

### Day Care Benefit

If injury results in the loss of an insured person's life, the Insurer will pay five (5%) percent of the Principal Sum to a maximum of \$5,000.00 for every year each of the insured person's dependent children under 13 years of age is enrolled in a legally licensed Day Care (not to exceed four years, which must run consecutively) provided they are enrolled in a legally licensed Day Care Centre on the date of the accident or within 12 months after your death. The maximum benefit overall is \$20,000.00 per child. Dependent child includes a child (or children of multiple birth) born within 9 months of the person's date of loss, provided that child was conceived prior to the loss.

If none of the insured's dependent children satisfy these requirements or the requirements as shown under the part entitled "Education Benefit" the Insurer will pay an additional amount that is equal to the lesser of 5% of the insured's Principal Sum or \$2,500.00 to the designated beneficiary.

### Education Benefit

If injury results in an insured person's loss of life, the Insurer will pay, in addition to all other benefits, five(5%) percent of the Principal Sum to a maximum of \$5,000.00 to a dependent child, who on the date of the accident was enrolled as a full time student in any institution of higher learning above the secondary school level, or was enrolled as a full time student at the secondary school level and enrolls as a full time student in any institution of higher learning within 12 months after the person's death, but not to exceed four consecutive annual payments.

If none of the insured person's dependent children satisfy these requirements or the requirements as shown under the part entitled "Day Care Benefit", the Insurer will pay an additional amount equal to the lesser of five (5%) percent of the insured's Principal Sum or \$2,500.00 to the designated beneficiary.

### Family Transportation Benefit

When, as a result of a Covered Loss, an insured person is confined as an inpatient in a hospital located from a point of not less than 150 kilometers from their normal place of residence, the Insurer will pay the reasonable expenses actually incurred by any member of the immediate family for hotel accommodation and transportation by the most direct route to the insured person, to a maximum of \$20,000.00 for all such expenses. Payment will not be made for board or other ordinary living, travelling or clothing expenses. If transportation occurs in a vehicle or device other than one under license for hire, reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometer travelled.

### Funeral Expense Benefit

If injury results in an insured person's loss of life, the Insurer will pay the reasonable and necessary funeral expenses actually incurred, subject to a maximum of \$5,000.00.

### **Home Alteration and Vehicle Modification Benefit**

In the event an insured person sustains an injury which results in a loss payable under the schedule of Covered Losses and subsequently require the use of a wheelchair to be ambulatory, the Insurer will pay the cost of alterations to the insured person's principal residence and/or the cost of modifications to one motor vehicle utilized by that person, when such modifications are approved by licensing authorities where required for the purpose of making them wheelchair accessible to a maximum of \$20,000.00.

### **Hospital Indemnity Expense**

A daily benefit of one-thirtieth of one percent of the Principal Sum to a maximum monthly benefit of \$2,500.00 will be payable to the insured person when he or she is in hospital and under the regular care and attendance of a physician, but only if the period of hospitalization:

- is necessary for the treatment of an injury that results in a covered loss; and
- begins while insurance under this policy is in force for that person

The daily benefit will be paid from the fifth day of a necessary period of hospitalization as an inpatient provided it commences within 12 months of the date of the accident causing the injury and while the insurance under this policy is in force for the insured. Only one period of hospitalization will be payable for all injuries sustained by the insured as the result of the same accident.

### **Identification Benefit**

If injury results in an insured person's loss of life and identification of the body by a member of the immediate family is required by the police or a similar law enforcement agency, and the body is located not less than 150 kilometers from said member's normal place of residence, the Insurer will reimburse the reasonable and necessary expenses actually incurred by such member for transportation and hotel to a maximum of \$10,000.00.

Payment will not be made for ordinary living, travelling or clothing expenses other than those stated above. If transportation occurs in a vehicle or device other than one operated under the license for the conveyance of passengers for hire, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometer travelled.

### **Rehabilitation Benefit**

If an injury requires that an insured person must undergo special training in order to be qualified to engage in an occupation in which he or she would not have engaged except for such injury, the Insurer will pay the reasonable and necessary expense incurred for such training within three years of the date of the accident, subject to a maximum amount of \$20,000.00 as the result of any one accident.

Payment will not be made for room, board or other ordinary living, travelling or clothing expenses.

### **Repatriation Benefit**

If injury, which occurs more than 50 kilometers from the insured's normal place of residence, results in the loss of life, the Insurer will pay the actual expense incurred for the transportation of the insured's body to the city of residence, including the preparation of the body for such transportation, subject to a maximum amount of \$20,000.00.

### **Seat Belt Benefit**

In the event an insured person sustains an injury which results in a loss payable under the schedule of Covered Losses, the Principal Sum will be increased by ten(10%) percent to a maximum of \$25,000.00 if, at the time of the accident, the person was driving or riding in a

vehicle and wearing a properly fastened seat belt. Proof of seat belt use must be provided, and the driver of the vehicle must hold a current and valid driver's license of rating authorizing him or her to operate such vehicle, and not be intoxicated or under the influence of drugs unless such drugs are taken as prescribed by a physician at the time of the accident.

### **Spousal Retraining Benefit**

If an injury sustained by an insured person results in the loss of life the Insurer will pay the reasonable and necessary expenses actually incurred within three years from the date of such accident of the spouse of the insured person who engages in a formal occupational training program in order to become specifically qualified for active employment in an occupation for which he would not otherwise have sufficient qualifications, not to exceed in the aggregate the amount of \$20,000.00 for all such expenses.

Payment will not be made for room, board, or other ordinary living, travelling or clothing expenses.

### **Workplace Modification and Accommodation Benefit**

In the event an insured person sustains an injury which results in a loss payable under the schedule of Covered Losses and requires special adaptive equipment and/or workplace modification in order to reasonably accommodate a return to active full time employment, the Insurer will pay the reasonable and necessary expenses actually incurred to a maximum of \$5,000.00 as a result of any one accident. The employer must agree in writing to provide the special adaptive equipment and/or make the necessary modifications to the workplace and acknowledge in writing that the performance of the person's essential duties may be altered.

## **Exclusions and Limitations**

This policy does not cover loss, fatal or non-fatal, caused by or resulting from

- Declared or undeclared war or any act thereof;
- Active full time service in the armed forces of any country;
- Suicide or any attempt thereat or intentionally self-inflicted injury, while sane or insane;
- Injury sustained in consequence of riding as a passenger or otherwise in any vehicle or device for aerial navigation, except as provided in the part entitled "Limited Air Travel";
- Medical treatment or surgery, unless the medical treatment or surgery was required as the result of an accident.

## **Optional AD&D Insurance**

### **Business Venture Benefit**

To qualify for coverage the insured person must sustain an injury that results in a loss payable under the schedule of Covered Losses and be unable to perform his or her own occupation as a result of total disability beginning within 12 months following the date of injury. The insured person must remain totally disabled for a period of 12 months, provide due proof of disability to the Insurer within the 12 month period and submit to the Insurer a business plan at the end of the one year period.

The Business Venture Benefit covers the initial costs applicable to the development of a new independent business enterprise in Canada. The initial costs must be incurred within the second year following the date total disability begins and are subject to a maximum of 20% of the insured's Principal Sum or \$50,000.00 whichever is less.

The initial costs will include only the insured's equitable share of the expenses of facilities if the insured operates the business in a partnership or in accordance with an agreement where under any facilities for the operation or practice are shared by more than one person.

**Child Enhancement Benefit**

With the exception of loss of life, all benefits provided under the schedule of Covered Losses are doubled with respect to your insured dependent children.

This provision is not applicable if loss of life occurs within 90 days after the date of the accident.

**Day Care Benefit**

If injury results in the loss of an insured person's life, the Insurer will pay five (5%) percent of the Principal Sum to a maximum of \$5,000.00 for each year the insured's dependent child(ren) under 13 years of age is enrolled in a legally licensed Day Care (not to exceed four years, which must run consecutively) provided they are enrolled in a legally licensed Day Care Centre on the date of the accident or within 12 months of the date of death. The maximum payable overall is \$20,000.00 per child. Dependent child includes a child (or children of multiple birth) born within 9 months of the insured's date of loss.

If none of the insured's dependent children satisfy these requirements or the requirements as shown under the "Education Benefit", the Insurer will pay an additional amount that is equal to the lesser of five (5%) percent of the insured's Principal Sum or \$2,500.00 to the designated beneficiary.

**Education Benefit**

If injury results in an insured person's loss of life, the Insurer will pay, in addition to all other benefits, five (5%) percent of your Principal Sum to a maximum of \$5,000.00 to a dependent child who, on the date of the accident was enrolled as a full time student in any institution of higher learning above the secondary school level, or was enrolled as a full time student at the secondary school level and enrolls as a full time student in any institution of higher learning within 12 months after the death, but not to exceed four consecutive annual payments.

If none of the insured's dependent children satisfy the above requirements or the requirements as shown under the "Day Care Benefit", the Insurer will pay an additional amount that is equal to the lesser of five (5%) percent of the insured's Principal Sum or \$2,500.00 to the designated beneficiary.

**Family Transportation Benefit**

When, as a result of a Covered Loss, an insured person is confined as an inpatient in a hospital located from a point of not less than 150 kilometers from the normal place of residence, the Insurer will pay the reasonable and necessary expenses actually incurred by any member of the immediate family for hotel accommodation in the vicinity of the hospital and transportation by the most direct route from the normal place of residence of such member of the immediate family to the insured person, not to exceed in the aggregate the amount of \$20,000.00 for all such expenses.

Payment will not be made for board or other ordinary living, travelling or clothing expenses. If transportation occurs in a vehicle not operated under license for passenger transportation, reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometer travelled.

**Funeral Expense Benefit**

If injury results in an insured person's loss of life, the Insurer will pay the reasonable and necessary funeral expenses actually incurred, subject to a maximum of \$5,000.00.



### **Home Alteration and Vehicle Modification Benefit**

In the event an insured person sustains an injury which results in a loss payable under the schedule of Covered Losses and subsequently requires the use of a wheelchair to be ambulatory, the insurer will pay within three years of the date of the accident causing such loss for the cost of alterations to the principal residence and/or the cost of modifications to one motor vehicle utilized by the insured person, when such modifications are approved by licensing authorities where required for the purpose of making them wheelchair accessible, to a maximum of \$20,000.00 as the result of any one accident.

### **Hospital Indemnity Expense**

A daily benefit of one-thirtieth of one percent of the insured person's Principal Sum, to a maximum monthly benefit of \$2,500.00 will be payable to an insured when the insured is in hospital and under the regular care and attendance of a physician, but only if the period of hospitalization:

- Is necessary for the treatment of an injury which results in a covered loss; and
- Begins while insurance under this policy is in force.

A daily benefit will be paid from the fifth day of a necessary period of hospitalization as in inpatient, but in no event for more than 12 months per accident.

A period of hospitalization which becomes necessary for the treatment of any injury other than for a covered loss will be covered provided that the period of hospitalization commences:

- Within 12 months of the date of the accident causing injury; and
- While insurance under this policy is in force for that person

Only one period of hospitalization will be payable for all injuries sustained by the insured person as the result of the same accident.

### **Identification Benefit**

If injury results in an insured person's loss of life and identification of the body by a member of the immediate family is required by the police or a similar law enforcement agency and the body is located not less than 150 kilometers from said member's normal place of residence, the Insurer will reimburse the reasonable and necessary expenses actually incurred by such member for transportation and hotel accommodation to a maximum of \$10,000.00.

Payment will not be made for ordinary living, travelling or clothing expenses other than those stated above. If transportation occurs in a vehicle or device other than one operated under the license for the conveyance of passengers for hire, then reimbursement of transportation expenses will be limited to a maximum of \$0.35 per kilometer travelled.

### **Permanent Total Disability**

If, within 12 months of the date of the accident, an injury totally and permanently disables an insured person under the age of 65, and prevents the person from engaging in any and every occupation or employment for compensation or profit the Insurer will pay the Principal Sum, less any amount paid or payable under the schedule of Covered Losses as the result of the same accident, provided such disability has continued for a period of 12 consecutive months and is total, continuous and permanent at the end of that period.

### **Rehabilitation Benefit**

If injury requires that the insured undergoes special training in order to be qualified to engage in an occupation in which he or she would not have engaged except for such injury, the Insurer will pay the reasonable and necessary expense incurred for such training within three years of the



date of the accident, subject to a maximum amount of \$20,000.00 as the result of any one accident.

Payment will not be made for room, board or other ordinary living, travelling or clothing expenses.

### **Repatriation Benefit**

If injury, which occurs more than 50 kilometers from the normal place of residence, results in an insured person's loss of life or the life, the Insurer will pay the actual expense incurred for the transportation of the body to the city of residence, including the preparation of the body for such transportation, subject to a maximum amount of \$20,000.00.

### **Seat Belt Benefit**

In the event an insured person sustains an injury which results in a loss payable under the schedule of Covered Losses, the Principal Sum will be increased by 10% to a maximum of \$25,000.00 if, at the time of the accident, the person was driving or riding in a vehicle and wearing a properly fastened seat belt. Proof of seat belt use must be provided, and the driver of the vehicle must hold a current, and valid driver's license of rating authorizing him or her to operate such vehicle and not be intoxicated or under the influence of drugs unless such drugs are taken as prescribed by a physician at the time of the accident.

### **Spousal Retraining Benefit**

In the event of loss of life, as the result of an injury, the Insurer will pay the reasonable and necessary expenses actually incurred within three years from the date of such accident by the spouse who engages in a formal occupational training program in order to become specifically qualified for active employment in an occupation for which he or she would not otherwise have sufficient qualifications, not to exceed in the aggregate the amount of \$20,000.00 for all such expenses.

Payment will not be made for room, board, or other ordinary living, travelling or clothing expenses.

### **Workplace Modification and Accommodation Benefit**

In the event an insured person sustains an injury which results in a loss payable under the schedule of Covered Losses and requires special adaptive equipment and/or workplace modification in order to reasonably accommodate a return to active full time employment, the Insurer will pay the reasonable and necessary expenses actually incurred to a maximum of \$5,000.00 as a result of any one accident. The employer must agree in writing to provide the special adaptive equipment and/or make modifications to the workplace for the purpose of making it accessible and adaptable to the needs of the person, and must acknowledge in writing that the performance of essential duties of the person's occupation may be altered.

## **Exclusions and Limitations**

AD&D benefits are not payable for losses caused by or resulting from any of the following:

- Suicide or any attempt or threat
- Intentional self- inflicted injury while sane or insane
- Declared or undeclared war or any act thereof
- Active full time service in the armed forces of any country
- Riding as a passenger or otherwise in any vehicle or device for aerial navigation, other than as provided under "Air Travel"
- Medical treatment or surgery, unless the medical treatment or surgery was required as the result of an accident

# Short Term Disability

The Short Term Disability (STD) Plan provides disability income if you are absent from work due to non-occupational illness or injury once you have exhausted your paid sick leave benefit. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

## Short Term Benefits

If you become ill or injured and are unable to perform the essential duties of your regular occupation, you may be eligible for STD benefits or modified work. If your claim is approved, your STD benefits will begin after your sick leave benefits end or on the 8<sup>th</sup> day of your disability, whichever is later. If, however, your disability is due to accidental injury, or if you are hospitalized, or have day surgery, your STD benefits will begin immediately after your sick leave benefit is ended, even if you have not yet been disabled for 8 days.

STD benefits will be paid to you weekly and will continue until one of the following occurs:

- You become medically fit to return to work
- You are disabled for a total of 24 weeks
- You do not submit medical information as required
- You do not participate in a rehabilitation program recommended for you

## Direct Offsets

Your STD benefits will be directly reduced by any disability benefits you receive from:

- Canada Pension Plan/Quebec Pension Plan or a similar plan in another country which has a reciprocal agreement with Canada or Quebec, except for increases that take effect after the benefit period starts.
- Benefits under any Workers' Compensation Act or similar law except for permanent partial disability awards that were payable for each of the 12 months before a disability started and benefits related to employment with another employer.
- Loss of income benefits under an automobile insurance plan, to the extent permitted by law.
- Employment income related to any employment which was in place less than 12 months before a disability period.
- Employer sponsored sick leave benefits.
- 50% of earnings received from an approved rehabilitation plan.

## All Source Maximum

Your STD benefit is subject to further reduction so that your total weekly income from all sources is not more than 80% of your gross predisability weekly earnings.

## Recurrent Disability

After the elimination period, a disability is considered a recurrence if it arises from the same disease or injury and starts before you have completed 2 calendar weeks of work.

## Rehabilitation

If you are absent from work due to illness or injury, you may be able to participate in a rehabilitation program or return to work with modified duties. A rehabilitation program/modified return to work plan is designed to help you return to gainful employment and therefore a more

productive lifestyle. In consultation with the physician, the rehabilitation case manager and/or Employee Health and Safety will consider how long you will be off work and what activities will best help you return to work.

In order for the rehabilitation program not to disrupt your receipt of disability benefits, the program must be recommended or approved by Carewest, the insurer and your attending physician. Earnings received from an approved rehabilitation plan or program are not used to reduce your income benefit unless 50% of those earnings, your income from this plan, and the income described under the offset and all source maximum provisions would exceed 100% of your regular weekly earnings. If it does, the income benefit is reduced by the amount in excess of 100%.

## Exclusions and Limitations

STD benefits are not paid for:

- Disability arising from war, insurrection or voluntary participation in a riot
- A period of confinement in a prison or similar institution
- A condition for which you are not under the regular care of a physician
- Any period after you fail to participate or cooperate in modified job duties offered by the employer, or that you fail to participate or cooperate in a rehabilitation and/or medical coordination plan or program that has been recommended or approved by the insurer
- The scheduled duration of a leave of absence or lay-off
- The following periods if disability is related to maternity
  - A period for which you are entitled to receive Employment Insurance maternity benefits; and
  - A period for which you are entitled to receive benefits under an Employment Insurance SUB plan
- Any period of employment except in an approved rehabilitation plan or program
- Any period during which you are receiving income under a deferred compensation leave
- Any period in which you are outside Canada, unless it is within the first 30 days of an absence
- Disability resulting from or associated with treatment performed for cosmetic purposes only

# Long Term Disability

The Long Term Disability (LTD) Plan provides disability income if you are absent from work due to non-occupational illness or injury. The Introduction and Benefit Plan Summary and General Provisions sections of this booklet provide further information about this plan.

## Long Term Disability

If you become ill or injured and are unable to perform the essential duties of your regular occupation for a period lasting longer than 24 weeks, you may be eligible for LTD benefits starting on your 25<sup>th</sup> week of disability or after you have exhausted any paid sick leave benefits, if later. If you are eligible for LTD benefits you may also be eligible for modified work, depending on the situation.

If a disability is not continuous, the days you are disabled will be accumulated to satisfy the elimination period as long as no interruption is longer than 31 days and the disabilities arise from the same disease or injury.

If your claim is approved, your LTD payments will be paid on a monthly basis until one of the following events occurs:

- You become medically fit to return to work
- You reach age 65
- You do not submit medical information as required
- You do not participate in a rehabilitation program recommended for you

After the initial assessment period, you are considered disabled if disease or injury prevents you from performing the regular duties of any occupation for which you have at least the minimum qualifications. The availability of work will not be considered in assessing disability.

**Note:** If you are disabled and receiving LTD benefits and your benefit plan coverage ends, the LTD claim which is already in progress can continue as though coverage had not ended.

## Direct Offsets

Your LTD benefits will be directly reduced by any disability benefits for which you may be eligible at the same time from:

- Canada Pension Plan/Quebec Pension Plan or a similar plan in another country which has a reciprocal agreement with Canada or Quebec. This does not include retirement benefits that were payable for each of the 12 months before a disability period.
- Benefits under any Workers' Compensation Act or similar law except for:
  - Permanent partial disability awards that were payable for each of the 12 months before a disability period; and
  - Benefits related to employment with another employer.
  - Employer sponsored sick leave benefits
- 50% of earnings received from an approved rehabilitation program

If your income from all sources exceeds 100% of your monthly earnings as of the commencement of total disability, your monthly benefit will be reduced by the excess.

## All Source Maximum Provision

If you have income from other sources, your LTD benefit will be subject to further reduction so that your total monthly income from all sources (excluding rehabilitative earnings) is coordinated

to a level of not more than 80% of your regular monthly earnings before you became disabled.

Under this provision, your income benefit is reduced if the total of the following income and the income benefit exceeds the coordination level as follows. The reduction is the amount by which this total exceeds the all source maximum.

Benefits to which another member of your family is entitled on the basis of your disability under:

- The Canada Pension Plan;
- The Quebec Pension Plan; or
- A similar plan in another country which has a reciprocal agreement with Canada or Quebec.

Benefits payable directly to the family member are not included.

- Loss of income benefits available through legislation to which you or another member of your family are entitled on the basis of your disability, except for Employment Insurance benefits.
- Loss of income benefits under an automobile insurance plan, to the extent permitted by law.
- Disability benefits under a plan of insurance available through an association, except for benefits that were payable for each of the 12 months before a disability period.
- The wage loss portion of any criminal injury award, except for awards that included the long term disability income benefits available under this plan in the calculation of the award.
- Employment income, disability benefits or retirement benefits related to any employment, except for:
  - Disability benefits that are prepayments of life insurance;
  - Benefits from retirement plans to which an employer has not contributed; or
  - Any amount that is related to employment other than with the employer and that was payable for each of the 12 months before a disability period. All employment income, disability benefits and retirement benefits resulting from the same employment are considered together in satisfying the 12 month condition as long as there is no interruption from one to the other. Elimination periods for disability benefits do not count as interruptions.
  - Employer sponsored short term disability or sick leave benefits.
  - Income from an approved rehabilitation plan. This income is considered under the offset and rehabilitation incentive provisions.
- Termination pay and severance benefits are considered employment income under this provision.

## Recurrent Disability

After the elimination period, a disability is considered a recurrence if it arises from the same disease or injury and starts:

- Within 6 months after the previous disability benefit period; or
- Within 6 months after the end of an approved rehabilitation plan.

## Rehabilitation

If you are absent from work due to illness or injury, you may be able to participate in a rehabilitation program or return to work with modified duties. A rehabilitation program/modified return to work plan is designed to help you return to gainful employment and therefore a more independent lifestyle. In consultation with the physician, the rehabilitation case manager and/or Employee Health and Safety will consider how long you will be off work and what activities will best help you return to work.

In order for the rehabilitation program not to disrupt your receipt of disability benefits, the program must be recommended or approved by your employer, the insurer and your attending

physician. Your LTD benefit might be further reduced so that the combination of your rehabilitation earnings and LTD benefits do not add up to more than your regular earnings before you become disabled

## Exclusions and Limitations

LTD benefits will not be paid during:

- Any period of incarceration, confinement or imprisonment by authority of law
- Disability arising from war, insurrection or voluntary participation in a riot
- Any period after you fail to cooperate in applying for other disability benefits, reapplying for such benefits, or appealing decisions regarding such benefits where considered appropriate by the insurer
- Any period after you fail to participate or cooperate in modified job duties offered by the employer
- Any period after you fail to participate or cooperate in a rehabilitation plan, medical coordination program, and/or medical or vocation assessment recommended and approved by the insurer
- The scheduled duration of a leave of absence
- The following periods if disability is related to maternity:
  - A period for which you are entitled to receive Employment Insurance maternity benefits; and
  - A period for which you are entitled to receive benefits under an Employment Insurance SUB plan.
- Disability due to or associated with treatment performed for cosmetic treatment only
- Any period during which you are receiving income under a deferred compensation
- Any period in which the person is outside Canada except for the first 30 days

Other exceptions or limits may apply. Contact your Employee Health and Safety if you require more information.

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# Employee & Family Assistance Program

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## About EFAP

The Employee and Family Assistance Program (EFAP) provide confidential, professional assistance for a broad range of personal and family problems and is available to all employees and their dependents.

The service is paid for by Carewest and is in place to help employees manage their health and wellbeing.

## Ways to access EFAP

Employees can call Homewood Health directly at 1-800-663-1142 or contact Employee Health and Safety for more information. Online resources, telephone counselling and a Key Person Advice Line are some of the resources that are available.

Visit [www.homewoodhealth.com](http://www.homewoodhealth.com)

## Services

The Employee and Family Assistance Program offers confidential, professional assessment, guidance, counselling and referrals (when required) for:

- Emotional or physical distress
- Child and elder care
- Work-related problems
- Alcohol or drug dependencies
- Financial and legal difficulties
- Sexual harassment or abuse
- Gambling
- Health management services
- Marital or family problems
- Pre-retirement planning



# Contact

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## Supplementary Health, Dental, Vision Care Out of Province/Country Emergency Health

**Alberta Blue Cross Customer Services Contact Centre**

1-800-661-6995 toll free

Monday to Friday: 8:30 a.m. to 5:00 p.m.

Online: [www.ab.bluecross.ca/online\\_services.html](http://www.ab.bluecross.ca/online_services.html)

## All Benefits

**Your Benefits Representative**

Human Resources

(403) 943-8176

## Group RRSP/TFSA

**Royal Bank of Canada**

Toll free: 1-800-463-3863

or contact any RBC branch

## Employee and Family Assistance Program

**Homewood Health**

Toll free 1-800-663-1142

Online: [www.homewoodhealth.com](http://www.homewoodhealth.com)