



ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

# CUPE Benefits Booklet

Published April 2023

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# Benefits Booklet

# TABLE OF CONTENTS

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

<b>Welcome to Your Group Benefits Plan</b> .....	<b>3</b>	<b>Health</b> .....	<b>25</b>	<b>Life Events and Making Changes</b> .....	<b>84</b>
<b>Benefits At-a-Glance</b> .....	<b>4</b>	Overview.....	25	Overview.....	84
Overview.....	4	Prescription Drugs.....	26	Change in Marital Status.....	85
Health .....	5	Hospital Accommodations .....	29	Dependent Children.....	86
Travel .....	6	Paramedical Practitioners .....	29	Leave of Absence or Layoff .....	87
Dental.....	7	Vision Care.....	30	Disability .....	88
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance .....	8	Medical Services.....	31	Loss of Spousal Coverage .....	89
Optional Life and AD&D Insurance .....	8	Medical Equipment and Supplies .....	32	Leaving Your Employment.....	90
Long-Term Disability.....	9	Exclusions.....	38	Working Past Age 65 .....	91
<b>Plan Costs</b> .....	<b>10</b>	<b>Travel</b> .....	<b>39</b>	Retirement .....	92
Your Costs.....	10	Overview.....	39	Death.....	95
Consumer Tips.....	13	What’s Covered.....	40	<b>Health, Travel and Dental Claims</b> .....	<b>97</b>
<b>About the Plan</b> .....	<b>14</b>	Travel Advice.....	42	Health, Travel and Dental.....	97
Overview.....	14	Exclusions.....	44	Coordination of Benefits .....	103
Group Insurance Trust Committee .....	15	<b>Dental</b> .....	<b>45</b>	<b>Life, Accident and Disability</b> .....	<b>104</b>
The Fine Print .....	17	Overview.....	45	Life and AD&D Claims.....	104
<b>Eligibility</b> .....	<b>18</b>	Preventative Services.....	47	Disability Claims.....	105
Overview.....	18	Maintenance Services.....	52	<b>Forms and Documents</b> .....	<b>106</b>
When Coverage Begins.....	19	Major Restorative Services.....	58	Forms .....	106
When Coverage Ends .....	20	Orthodontics.....	61	Documents .....	107
<b>Enrolling</b> .....	<b>22</b>	Exclusions.....	62	<b>Contacts</b> .....	<b>108</b>
Enrolling for Benefits .....	22	<b>Life and Accident</b> .....	<b>63</b>	Johnson Inc. ....	108
Enrolling for Home and Auto Insurance .....	24	Overview.....	63	Canada Life .....	110
		Life Insurance.....	64	Assured Assistance Inc. – Travel Assistance Provider .....	112
		Accidental Death and Dismemberment (AD&D) Insurance .....	65	Employee Assistance Program.....	113
		Exclusions .....	77	Trustees .....	113
		<b>Disability</b> .....	<b>78</b>	<b>Glossary</b> .....	<b>114</b>
		Overview.....	78		
		Long-Term Disability .....	79		
		Exclusions.....	83		



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## WELCOME

# Welcome to Your Group Benefits Plan

This group benefits plan is designed to help protect you and your family throughout your career. It's important to get to know your benefits and to use them when needed.

This booklet has been developed to answer your questions about your group benefits. Simply browse through the various sections to see what the plan pays and what you need to do to claim benefits. This booklet also provides a detailed benefits summary, list of forms and other important resources, definitions and more.

We hope this booklet will help you better understand your benefits, which may include:



*This member booklet summarizes the benefits and some provisions of your group benefits plan; it does not include all details, provisions, exclusions and limitations. Every effort has been made to ensure that the information is accurate. However, if there is any question as to the interpretation, all rights with respect to an insured person will be governed by the official group insurance policies. Benefits may be changed at any time.*



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## BENEFITS AT-A-GLANCE

### Overview

Health

Travel

Dental

Basic Life and AD&D Insurance

Optional Life and AD&D Insurance

Long-Term Disability

### PLAN COSTS

Your Costs

Consumer Tips

## Benefits At-a-Glance

### OVERVIEW

The Benefits At-a-Glance summarizes the coverage available to you under the CUPE plan. It does not describe all the benefit details. **Certain limitations and conditions apply.** See the exclusion sections for each benefit for more information. Coverage shown is per insured person and per calendar year, unless otherwise stated.

- Health
- Travel
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## BENEFITS AT-A-GLANCE

- Overview
- Health**
- Travel
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability
- PLAN COSTS**
- Your Costs
- Consumer Tips

## HEALTH

Supplements your provincial health coverage.

Reimbursement*	
<b>Prescription drugs (mandatory generic substitution)</b>	<ul style="list-style-type: none"> <li>• 100%, after you pay the first \$7.50 per eligible drug expense</li> <li>• \$500 lifetime maximum for vaccines</li> <li>• \$100 lifetime maximum for smoking cessation products (limited to 50% reimbursement)</li> <li>• \$250 maximum per calendar year for sexual dysfunctions medications</li> <li>• Pay-direct drug card (reimbursement is processed at point-of-sale, where available)</li> </ul>
<b>Hospital accommodations</b>	<ul style="list-style-type: none"> <li>• 100% of the difference between a ward and semi-private room</li> </ul>
<b>Paramedical practitioners</b>	<ul style="list-style-type: none"> <li>100%</li> <li>• \$300 maximum per calendar year for occupational therapists</li> <li>• \$1,500 combined annual maximum for the following practitioners: acupuncturists, chiropodists (or podiatrists), chiropractors, massage therapists, naturopaths, osteopaths, physiotherapists, psychologists (or social workers) and speech therapists</li> </ul>
<b>Eye exams</b>	<ul style="list-style-type: none"> <li>100%</li> <li>• One eye exam every 24 consecutive months (every 12 consecutive months for <b>children</b> age 18 and under)</li> </ul>
<b>Eye glasses or contact lenses</b>	<ul style="list-style-type: none"> <li>100%</li> <li>• \$250 maximum once every 24 consecutive months (every 12 consecutive months for children age 18 and under)</li> </ul>

\* Expenses are reimbursed based on Canada Life's assessment of **reasonable and customary** fees.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### BENEFITS AT-A-GLANCE

- Overview
- Health**
- Travel**
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability
- PLAN COSTS**
- Your Costs
- Consumer Tips

Reimbursement*	
<b>Private-duty nursing</b>	100% • \$5,000 maximum per calendar year
<b>Medical supplies and prosthetics</b>	100%
<b>Other eligible expenses</b>	100%
• <b>Accidental dental</b>	Treatment must be completed within 12 months of the accident
• <b>Ambulance services</b>	Transportation to the nearest hospital for necessary emergency treatment
• <b>External insulin pumps</b>	1 pump per lifetime
• <b>Hearing aids</b>	\$900 maximum per ear every 5 calendar years
• <b>Orthotics and orthopedic shoes</b>	\$240 combined maximum every calendar year

\* Expenses are reimbursed based on Canada Life's assessment of **reasonable and customary** fees.

### TRAVEL

Supplements your provincial health coverage.

<b>Reimbursement</b>	100%
<b>Emergency out-of-province/ country health care</b>	\$1 million maximum per emergency (must be covered under provincial plan)
<b>Travel assistance</b>	24/7 services 1 866 530-6024 (in Canada and the US) / Collect: (905) 816-1901



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### BENEFITS AT-A-GLANCE

- [Overview](#)
- [Health](#)
- [Travel](#)
- [Dental](#)**
- [Basic Life and AD&D Insurance](#)
- [Optional Life and AD&D Insurance](#)
- [Long-Term Disability](#)
- PLAN COSTS**
- [Your Costs](#)
- [Consumer Tips](#)

### DENTAL

Provides coverage for a variety of dental procedures.

Reimbursement	
<b>Preventative services</b> (e.g., oral exams, cleaning and scaling of teeth, fillings and x-rays)	80% Recall exams once every calendar year
<b>Maintenance services</b> (e.g., oral surgery and periodontic and endodontic care)	80%
<b>Major restorative services</b> (e.g., dentures, crowns and bridges)	50% \$1,000 maximum per calendar year
<b>Orthodontics (braces)</b>	50% \$3,000 lifetime maximum
<b>Dental fee guide</b>	Current year fee guides for general practitioners and specialists (if applicable)



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### BENEFITS AT-A-GLANCE

- Overview
- Health
- Travel
- Dental
- Basic Life and AD&D Insurance**
- Optional Life and AD&D Insurance**
- Long-Term Disability
- PLAN COSTS**
- Your Costs
- Consumer Tips

### BASIC LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Provides financial security if you or a **dependent** dies or suffers a severe injury as a result of an accident.

	Basic Life	Basic AD&D
<b>Coverage</b>		
<b>For you</b>	\$50,000 (\$45,000 for basic life and \$5,000 for blanket life)	\$50,000 (\$45,000 for basic AD&D and \$5,000 for blanket AD&D)
<b>For your spouse</b>	\$4,000	–
<b>For your children</b>	\$3,500 per <b>child</b>	–

### OPTIONAL LIFE AND AD&D INSURANCE

Provides additional financial security to enhance your basic coverage.

	Optional Life	Optional AD&D
<b>Coverage</b>		
<b>For you</b>	\$300,000 maximum (in units of \$10,000)	\$300,000 maximum (in units of \$10,000)
<b>For your spouse</b>	\$300,000 maximum (in units of \$10,000)	50% of your optional AD&D coverage (60% if you have no <b>children</b> )
<b>For your children</b>	\$10,000 per <b>child</b>	15% of your optional AD&D coverage if you have a <b>spouse</b> (20% otherwise) \$20,000 maximum per child
<b>Proof of good health</b>	Required for amounts above \$30,000	Not required





# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## BENEFITS AT-A-GLANCE

- Overview
- Health
- Travel
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance

## Long-Term Disability

### PLAN COSTS

- Your Costs
- Consumer Tips

## LONG-TERM DISABILITY

Provides important financial security in the event that your income is interrupted by an illness or injury and you are unable to work.

<b>Benefits paid</b>	70% of your monthly <b>earnings</b> (indexed annually)
<b>Maximum</b>	\$6,000 per month (limited to 85% of your pre-disability income when all sources of income are combined)
<b>Waiting period</b>	4 months or when sick leave benefits with your employer expire, whichever is later
<b>Duration of benefits</b>	Until age 62, recovery, or retirement, whichever occurs first, if your date of disability is on or after December 25, 2021.
<b>Benefits taxable</b>	Yes



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## BENEFITS AT-A-GLANCE

- Overview
- Health
- Travel
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability

## PLAN COSTS

- Your Costs**
- Consumer Tips

## Plan Costs

### YOUR COSTS

You and your employer share the cost of benefits, except for travel, basic life for dependents and all optional benefits. These benefits are 100% paid by you.

The following are the costs you pay monthly and are valid for the benefit year (April 1, 2023 to March 31, 2024). These premiums are subject to change based on the annual renewal process.

Costs per Month			
		12-Month Employees	10-Month Employees
Health	Single	\$63.92	\$69.73
	Family	\$148.96	\$162.50
Travel	Single	\$1.79	\$1.95
	Family	\$3.44	\$3.75
Dental	Single	\$21.81	\$23.79
	Family	\$46.00	\$50.18
Long-term disability		2.30% of your <b>earnings</b>	2.30% of your earnings
Basic life	Flat amount	\$10.13	\$11.05
Basic life for your dependents	Flat amount	\$2.39	\$2.61
Basic AD&D	Flat amount	\$0.44	\$0.48



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### BENEFITS AT-A-GLANCE

- Overview
- Health
- Travel
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability

### PLAN COSTS

#### Your Costs

- Consumer Tips

Costs per Month				
		12-Month Employees	10-Month Employees	
Optional life	Employee and <u>spouse</u> (per \$1,000 of coverage)	<b>Age</b>		
		Under 35	\$0.056	\$0.061
		35-39	\$0.066	\$0.073
		40-44	\$0.114	\$0.124
		45-49	\$0.192	\$0.210
		50-54	\$0.326	\$0.356
		55-59	\$0.554	\$0.604
	60-64	\$0.890	\$0.970	
	Dependent <u>children</u> (flat amount)	\$1.18	\$1.29	
Optional AD&D	Single (per \$1,000 of coverage)	\$0.0195	\$0.0213	
	Family (per \$1,000 of coverage)	\$0.0358	\$0.0389	



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	<b>Benefits At-a-Glance</b>	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	-----------------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### BENEFITS AT-A-GLANCE

- Overview
- Health
- Travel
- Dental
- Basic Life and AD&D Insurance
- Optional Life and AD&D Insurance
- Long-Term Disability

### PLAN COSTS

- Your Costs**
- Consumer Tips

### EXAMPLE

Here's an example of how to calculate your costs. If you choose \$100,000 (100 units of \$1,000) of Optional AD&D insurance, your monthly cost will be calculated as follows:

Coverage	Cost
<b>Single</b>	
• 12-month employee	100 x \$0.0195 = <b>\$1.95 per month</b>
• 10-month employee	100 x \$0.0213 = <b>\$2.13 per month</b>
<b>Family</b>	
• 12-month employee	100 x \$0.0358 = <b>\$3.58 per month</b>
• 10-month employee	100 x \$0.0389 = <b>\$3.89 per month</b>

### How Rates Are Determined

The insurer determines the rates for travel, disability, life and AD&D insurance.

The rates for health and dental coverage, however, are based on a number of factors, including:

- the increasing cost of drugs,
- the introduction of new, expensive drugs,
- new medical technology, and
- changes in legislation that make private plans the first payers over the provincial health plan.

But there's another factor that has a significant impact on plan costs: your claims.

The more the plan is used, the more the plan will cost the following year. In fact, your plan essentially works like a bank account:

1. Your premiums are deposited into the plan's fund or account.
2. Whenever a claim is paid, the amount is withdrawn from the account.
3. As a result, the Trustees must ensure there is enough money in the account to cover all the claims, as well as the expenses to administer the plan.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## BENEFITS AT-A-GLANCE

Overview

Health

Travel

Dental

Basic Life and AD&D Insurance

Optional Life and AD&D Insurance

Long-Term Disability

## PLAN COSTS

Your Costs

## Consumer Tips

## CONSUMER TIPS

### Things You Can Do to Help Keep Plan Costs Down

Each plan member has a role to play in helping control expenses. After all, it's your plan and your money.

Keeping costs down is easier than you might think. Here are some useful consumer tips that contribute to the well-being of the plan and your wallet.

- When your doctor prescribes a medication, ask about less expensive therapeutic options.
- Compare prices. Not all pharmacies charge the same amount for prescription drugs. Shop around.
- Take your medication as directed. Ask your doctor or **pharmacist** the following questions:
  - Are there any side effects? If so, what do I do?
  - Will this drug have any effects on other drugs (prescription or over-the-counter drugs) that I am also taking?
  - Are there certain types of foods or drinks that I must avoid while taking this drug?
  - Are there alternatives to this drug or other solutions for my condition?
- Talk to your pharmacist, who can offer you free professional advice.
- Determine the right quantity of prescription drugs.
  - Consider a sample or trial prescription when you are trying a drug for the first time. That way, you will save money if you have to discontinue a drug because of an allergic reaction.
  - Ask for a larger supply if you are taking medication on an ongoing basis. As a result, you will save on the pharmacist's dispensing fees.
- Stay active and eat right. A healthy diet can also positively affect your overall health. Whatever form of exercise you enjoy, it will help you reduce the risk of heart disease and other serious health problems.
- In addition to exercise, you can get involved in hobbies, do volunteer work, take classes, and more.
- Staying active and involved in your community is also good for your mental health and overall well-being.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## ABOUT THE PLAN

### Overview

Group Insurance Trust Committee

The Fine Print

## ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

## ENROLLING

Enrolling for Benefits

Enrolling for Home and Auto Insurance

# About the Plan

## OVERVIEW

Your benefits plan is designed to provide group insurance benefits to plan beneficiaries as determined by the Group Insurance Trust Committee and the employer.

It helps protect you for the times in your life when you need assistance covering health and dental expenses and provides financial protection in times of illness, injury or unexpected events.

The plan is guided by in the following principles:

- **Quality** – provides sound financial protection in times of need.
- **Comprehensive** – provides a wide range of benefits for both you and your family in times of illness, injury or unexpected events.
- **Convenient** – offers a practical drug card with many advantages – no need to pay the total cost of a drug up-front, no claim form to complete, and more.
- **Promotes responsibility** – it’s your plan... and your money. As a result, you have a direct impact on both cost savings and increases.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

Overview

#### Group Insurance Trust Committee

The Fine Print

### ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

### ENROLLING

Enrolling for Benefits

Enrolling for Home and Auto Insurance

### GROUP INSURANCE TRUST COMMITTEE

The plan is managed by the Group Insurance Trust Committee, a group of member appointees consisting of:

- Carolyn Vandaele – Chair – Local 3260
- Paula Annear – Vice Chair – Employer Representative
- Donald Jollimore – Secretary – Local 1770
- Rob Coughlin – Local 1145
- Sheila Sentner – Local 1775
- Lisa Kinnear – Department of Education – Treasurer
- Donna Keizer – Local 1145
- Sawyer Murphy – Local 1770
- Brenda Doucette – Local 3260
- Randy Vissey – Local 1775

### Trustees' Mission

To achieve the plan's objectives, the Trustees are committed to the following qualities:

#### Proactiveness

- > Identify and analyse group insurance trends and best practices
- > Make recommendations to optimize the plan's cost-effectiveness and long-term sustainability

#### Transparency

- > Inform parties of all decisions
- > Educate beneficiaries on the plan and their role

#### Integrity

- > Adhere to the Trust document at all times
- > Respect all legal documents and requirements



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

Overview

#### Group Insurance Trust Committee

The Fine Print

### ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

### ENROLLING

Enrolling for Benefits

Enrolling for Home and Auto Insurance

The Group Insurance Trust Committee works diligently to ensure that the plan runs smoothly. They act solely in the best interests of the plan and its beneficiaries, in accordance with their mission statement and the Trust Document.

Activities of the Group Insurance Trust Committee include:

- establishing and administering the fund,
- entering into all necessary contracts,
- establishing and administering reserve funds,
- appointing and monitoring the performance of the administrator, consultants, insurance carriers, etc.,
- investing funds and paying expenses,
- communicating regularly and openly with plan members and parties,
- reviewing requests from parties for additional or expanded services,
- making plan changes, where permitted, and
- adjusting rates as a result of plan experience.





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### ABOUT THE PLAN

Overview

Group Insurance Trust Committee

#### The Fine Print

### ELIGIBILITY

Overview

When Coverage Begins

When Coverage Ends

### ENROLLING

Enrolling for Benefits

Enrolling for Home and Auto Insurance

### THE FINE PRINT

This member booklet summarizes the benefits and some provisions of your group insurance plan. It does not include all details, provisions, exclusions and limitations. This booklet supersedes and replaces all previous communication material. It does not constitute the group insurance policies and is not a contract of insurance, nor does it create or confer any contractual or other rights. Benefits may be changed at any time. Every effort has been made to ensure that the information is accurate. However, if there is any question as to interpretation, all rights with respect to an insured person will be governed solely by the official group insurance policies.

You may obtain a copy of the official group insurance policies by writing to:

Group Insurance Trust Committee  
c/o Eastern Language School District  
P.O. Box 8600  
Stratford, PEI C1A 8V7

References to external sites are provided for information purposes only. The CUPE Group Insurance Trust Committee, its insurers and any party involved in creating this benefits booklet, are not responsible for the content of external sites, nor do they endorse any of the sites in any way. Also, external sites do not reflect your benefits coverage, nor are they part of your group insurance policies.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

## ELIGIBILITY

### Overview

- When Coverage Begins
- When Coverage Ends

## ENROLLING

- Enrolling for Benefits
- Enrolling for Home and Auto Insurance

# Eligibility

## OVERVIEW

To participate in the plan, you must be a CUPE member in Local 1145, 1770, 1775 or 3260 and reside in Canada. In addition, depending on the type of coverage, you must meet the following conditions:

Coverage	You must be...
<b>Health, travel and dental</b>	<ul style="list-style-type: none"> <li>a permanent full-time employee, or</li> <li>a permanent part-time employee working fewer hours than a permanent full-time employee but at least 5 hours per week.</li> </ul> <p>You can opt out if you work less than 20 hours per week.</p> <p><b>Note:</b> If your employment ended, you may be eligible for retiree benefits.</p>
<b>Life insurance and long-term disability</b>	<ul style="list-style-type: none"> <li>employed on a regular, full-time basis, scheduled to work, and working the prescribed hours for the respective classification, or</li> <li>employed on a regular, part-time basis, scheduled to work, and working at least 5 hours per week.</li> </ul> <p><b>Note:</b> You must be compensated by your employer for services rendered in the normal course of your employer’s business.</p>
<b>AD&amp;D insurance</b>	<ul style="list-style-type: none"> <li>a permanent full-time employee, or</li> <li>a permanent part-time employee working at least 5 hours per week.</li> </ul>

For life, long-term disability and AD&D insurance coverage, you must be employed by an employer in a classification as specified in schedule A, B, C or D of the Collective Agreement between the Province of Prince Edward Island and the Canadian Union of Public Employees, Locals 1145, 1770 and 1775 or in Article 38 of the Collective Agreement for Local 3260. Your spouse and children are also eligible for coverage provided they meet the official definitions of spouse and children.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

### ELIGIBILITY

- Overview**
- When Coverage Begins**
- When Coverage Ends

### ENROLLING

- Enrolling for Benefits
- Enrolling for Home and Auto Insurance

### Restriction for Family Members for Optional AD&D

No eligible individual may be covered more than once under the optional AD&D insurance policy. In other words, if you are covered as an employee or retiree, you cannot be covered as a **spouse** or dependent **child** of another employee or retiree who is also covered under the plan. In addition, only one spouse can choose coverage for dependent **children**. Your spouse and eligible children can only be insured if you are covered under the plan.

### WHEN COVERAGE BEGINS

All coverage for you and your **dependents** (except for optional life and AD&D insurance) will normally begin as soon as you are eligible, provided you enrol within 31 days following your date of employment.

If you apply for optional life coverage within 31 days following your eligibility date, a portion of the coverage (up to \$30,000 for yourself and **spouse** and \$10,000 for each **child**) will come into effect on the date Johnson Inc. receives your application. The difference, if any, will take effect once the insurer approves your **proof of good health**.

If you apply for any optional AD&D insurance, coverage will come into effect on the first of the month after Johnson Inc. receives your application.

If you are a late applicant (i.e. you don't enrol within 31 days following your eligibility date), your coverage will come into effect on the first of the month after Johnson Inc. receives your application, or when the insurer approves your **proof of good health** (if required).

If you are not actively at work when your coverage is to begin, your coverage will only start when you return to active work with regular **earnings**.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

### ELIGIBILITY

- Overview
- When Coverage Begins

### When Coverage Ends

### ENROLLING

- Enrolling for Benefits
- Enrolling for Home and Auto Insurance

### WHEN COVERAGE ENDS

Coverage ends for you and your **dependents** as follows:

<b>Health, travel and dental</b>	When you leave your employment or retire, whichever is earliest. If you had coverage as an active employee, you are eligible to join the Retiree plan at retirement.
<b>Long-term disability</b>	Age 62 less the qualifying period, or when you leave your employment or retire, whichever is earliest.
<b>Basic life (includes blanket life)</b>	When you leave your employment or retire, whichever occurs first. When your coverage ends and you're under age 65, you have 31 days to convert your coverage to an individual policy if you wish to do so.
<b>Basic AD&amp;D (includes blanket AD&amp;D)</b>	When you leave your employment or retire, whichever occurs first. When your coverage ends, you have 31 days to convert your coverage to an individual policy if you wish to do so.
<b>Optional life</b>	Age 65, or when you leave your employment or retire, whichever occurs first. When your coverage ends and you're under age 65, you have 31 days to convert your coverage to an individual policy if you wish to do so.
<b>Optional AD&amp;D</b>	Age 65, or when you leave your employment or retire, whichever occurs first. When your coverage ends, you have 31 days to convert your coverage to an individual policy if you wish to do so.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

### ELIGIBILITY

- Overview
- When Coverage Begins

### When Coverage Ends

### ENROLLING

- Enrolling for Benefits
- Enrolling for Home and Auto Insurance

Coverage can also end for the following reasons:

<b>When your coverage ends</b>	<p>The earliest of the last day of the month coinciding with or following the date:</p> <ul style="list-style-type: none"> <li>• you no longer satisfy the definition of an eligible employee,</li> <li>• you request termination of coverage (not applicable to basic life and AD&amp;D and long-term disability coverage),</li> <li>• you are no longer actively employed,</li> <li>• your employer terminates your coverage,</li> <li>• this plan terminates or coverage for the group, division or class to which you belong is terminated,</li> <li>• you become a full-time member of the armed forces (not applicable to AD&amp;D coverage),</li> <li>• you no longer pay the premium for your coverage, where applicable,</li> <li>• your death (except for health, dental and travel for your dependents).</li> </ul>
<b>When your dependents' coverage ends</b>	<p>The earliest of the last day of the month coinciding with or following the date:</p> <ul style="list-style-type: none"> <li>• your coverage ends,</li> <li>• this plan terminates,</li> <li>• you ask to end dependent coverage,</li> <li>• the dependent no longer satisfies the definition of dependent,</li> <li>• the dependent coverage is terminated under the policies,</li> <li>• you no longer pay the premium for your dependent coverage.</li> </ul>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

### ELIGIBILITY

- Overview
- When Coverage Begins
- When Coverage Ends

### ENROLLING

- Enrolling for Benefits**
- Enrolling for Home and Auto Insurance

# Enrolling

## ENROLLING FOR BENEFITS

When you are eligible to join the plan, you will be automatically enrolled in the mandatory benefits, but you will need to make a few selections and decide if you want to enrol for any optional benefits.

Automatically enrolled for:	Enrolment deadlines
<ul style="list-style-type: none"> <li>✓ Health and dental (unless you work less than 20 hours per week or opt out of coverage because you have coverage elsewhere)</li> <li>✓ Basic life and AD&amp;D insurance</li> <li>✓ Dependent life insurance (for your family)</li> <li>✓ Long-term disability</li> </ul>	Automatically enrolled as of your eligibility date
Enrolment decisions to make:	
<ul style="list-style-type: none"> <li>✓ Health and dental coverage (for you and your family)</li> <li>✓ Travel coverage (for you and your family)</li> <li>✓ Optional life insurance (for you, your <b>spouse</b> and your <b>children</b>)</li> <li>✓ Optional AD&amp;D insurance (for you and your family)</li> </ul>	Within 31 days following your eligibility date

### Important Enrolment Deadline

You must enrol within 31 days of becoming eligible for benefits. Otherwise you will need to provide **proof of good health** to apply for some coverage and dental benefits will be limited. See the section **What Happens if I Don't Enrol in Time?** for more information.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

### ELIGIBILITY

- Overview
- When Coverage Begins
- When Coverage Ends

### ENROLLING

- Enrolling for Benefits**
- Enrolling for Home and Auto Insurance

### How to Join the Plan

To join the plan, follow these simple steps:

**Step 1:** Johnson Inc. will enrol you for mandatory coverage and provide you with an Enrolment form for optional benefits and a Beneficiary Designation form.

**Step 2:** Complete and sign the form.

**Step 3:** Gather any supporting documents that may be required.

- If you are required to provide **proof of good health**, download the medical questionnaire, available on [canadalife.com](http://canadalife.com) or request a copy from Johnson Inc. Depending on your responses, you may be required to undergo a medical examination.
- Proof of good health is required:

<b>Optional life insurance</b>	<ul style="list-style-type: none"> <li>• For you and your <b>spouse</b>:             <ul style="list-style-type: none"> <li>– For amounts over \$30,000 if you enrol within 31 days after your eligibility date, and</li> <li>– For all amounts if you enrol over 31 days after your eligibility date</li> </ul> </li> </ul>
<b>Health</b>	<ul style="list-style-type: none"> <li>• For you and your family:             <ul style="list-style-type: none"> <li>– If you enrol over 31 days after your eligibility date, and</li> <li>– If you enrol over 31 days after a <b>life event</b>.</li> </ul> </li> </ul>

- If your **child** is disabled, you must provide satisfactory proof that they are incapable of self-support because of the disability.
- If your child is an overage student, you must provide confirmation of your child’s continuing attendance at an accredited college or university for each year coverage is to be continued.
- Designate your beneficiaries on a Beneficiary Designation form

**Step 4:** Return the Enrolment form, Beneficiary Designation form and any supporting documents to Johnson Inc.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	<b>Getting Started</b>	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	------------------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

### ABOUT THE PLAN

- Overview
- Group Insurance Trust Committee
- The Fine Print

### ELIGIBILITY

- Overview
- When Coverage Begins
- When Coverage Ends

### ENROLLING

- Enrolling for Benefits**
- Enrolling for Home and Auto Insurance**

### What Happens if I Don't Enrol in Time?

If you enrol after the 31-day deadline, two things will happen:

1. You will be required to submit **proof of good health** for all persons you wish to enrol, including yourself, for optional life and health coverage. This may not apply if you are adding a new **dependent** to your existing health, travel or dental coverage (e.g., you have a **child** or get married). Contact Johnson Inc. for details on adding dependents to your coverage.  
When proof of good health is required, coverage will only begin on the date the insurer approves the proof of good health, provided you are actively at work on that day.
2. Dental benefits will be limited to \$100 during the first 12 months of coverage if you are a late applicant. After 12 months, the normal reimbursements applicable under the plan will apply. This provision does not apply if you damage your teeth in an accident.

### What Happens if I Don't Enrol?

If you don't enrol, you will be covered for mandatory benefits only:

- health and dental (single coverage)
- basic life and AD&D insurance,
- dependent life insurance, and
- long-term disability (if applicable).

You can later enrol for other benefits, but you will be considered a late applicant. See the section **What Happens if I Don't Enrol in Time?** for more information.

### ENROLLING FOR HOME AND AUTO INSURANCE

Johnson Inc. is the preferred home and auto insurance provider for CUPE benefit plan members.

Plan members can access exclusive offers and group rates for home and auto insurance provided through Johnson Inc. In addition to extensive coverage, premiums are payable through convenient payroll deductions.

For information on coverage, rates and enrolment, call 1 888 737-1689 or visit [johnson.ca](http://johnson.ca).





# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

## HEALTH

### Overview

Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment and Supplies

Exclusions

## TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

## DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative Services

Orthodontics

Exclusions

# Health

## OVERVIEW

Illness or injury can strike when you least expect it. When it does, you should be able to focus on getting better, not on how to pay your bills. That's why the plan offers you and your family health care coverage. It is designed to complement the provincial plan and help pay major health expenses.

For a summary of your health coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on reimbursement levels and applicable maximums.

Eligible expenses must be [reasonable and customary, medically necessary](#) and incurred while the individual was covered under the plan.

Payment will be based on reasonable and customary charges in the area in which the treatment is given as determined by the insurer adjudicating benefits. Limits may apply to specific services and supplies.

For a list of health plan exclusions, see the [Exclusions](#) section.

Eligible Expenses	Special Notes
<b>Prescription drugs (mandatory generic substitution)</b>	100% reimbursement after you pay the first \$7.50 per eligible drug expense
<b>Hospital accommodations</b>	100% reimbursement of the difference between a ward and semi-private room
<b>Paramedical practitioners</b>	100% reimbursement to specified annual maximums
<b>Vision care</b>	100% reimbursement to specified annual maximums
<b>Medical services</b>	100% reimbursement to specified annual maximums
<b>Medical equipment and supplies</b>	100% reimbursement to specified annual maximums



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

Overview

#### Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment and Supplies

Exclusions

### TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

### DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative Services

Orthodontics

Exclusions

### PRESCRIPTION DRUGS

Coverage is based on the lowest-cost generic equivalent of the prescribed brand name drug, unless your doctor provides medical evidence that the prescribed drug cannot be substituted.

Eligible drugs must be approved by the Canadian government for sale to the general public and have a Drug Identification Number (DIN). However, the plan may cover the **usual cost** of certain life-supporting, non-prescription drugs approved by Canada Life.

Prescription drugs can be prescribed by any of the following medical practitioners:

- [Physicians](#)
- [Dentists](#)
- [Nurse practitioners](#)
- [Pharmacists](#) (where allowed by law)

#### Coverage

- 100%, after you pay the first \$7.50 per eligible drug expense
- \$500 lifetime maximum for preventative vaccines and toxoids
- 50% reimbursement of the usual cost of nicotine replacement products, subject to a lifetime maximum of \$100 per person
- \$250 maximum per calendar year for sexual dysfunction medications
- 100-day supply for therapeutic or maintenance drugs

Certain general exclusions also apply.

Remember to use your pay-direct drug card when filling a prescription to get your claim processed on the spot. You then only need to pay out-of-pocket what's not covered by the plan.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs**
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### How Your Reimbursement Works

The plan will cover the **usual cost** of the lowest-cost generic drugs requiring a prescription. You will not pay more than \$7.50 per eligible drug appearing on your prescription if you select the lowest-cost generic drug or a brand name drug without a generic equivalent.

You can select a brand name drug that has a generic equivalent, but you may pay more if there is no medical reason for choosing the brand name drug over the generic substitution.

#### EXAMPLE

Here's an example of how prescription drug costs are reimbursed.

	<b>\$50 Prescription Cost (lowest-cost generic)</b>
<b>You pay</b>	\$7.50
<b>The plan pays</b>	100% of \$42.50 (\$50 - \$7.50)

### What is a Generic Drug?

Generic drugs are like brand name drugs in dose, strength, and how they are taken. They have the same active ingredients and are equally safe and effective. The only difference in composition is their inactive ingredients – the binders, fillers, and dyes used to give the drugs their shape and colour. These differences have no effect on the drugs' active ingredients or how it works.

Generic drugs are less expensive than brand name drugs because the generic drug manufacturers do not have to recoup research and development costs incurred by brand name manufacturers after the patent protection expires. As result, these savings can be passed on to consumers and group benefit plans.

By law these generic drugs are considered interchangeable with brand name drugs and **pharmacists** are allowed to substitute for the generic option when you have a prescription filled. Generic drugs are regulated by Health Canada and undergo constant testing to ensure they meet strict requirements.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

## HEALTH

Overview

### Prescription Drugs

Hospital Accommodations

Paramedical Practitioners

Vision Care

Medical Services

Medical Equipment and Supplies

Exclusions

## TRAVEL

Overview

What's Covered

Travel Advice

Exclusions

## DENTAL

Overview

Preventative Services

Maintenance Services

Major Restorative Services

Orthodontics

Exclusions

### What if the Lowest-Cost Generic Equivalent Doesn't Work for Me?

If there is a medical reason why you cannot take the generic equivalent of the brand name drug, you can still request that the brand name drug be covered by the plan. You and your doctor must complete Canada Life's *Request for Brand Name Drug Coverage* form (available on [canadalife.com](http://canadalife.com) or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516).

Send the completed form to Canada Life at the address indicated on the form. Canada Life will assess your request and send you a letter letting you know if the request for brand name drug coverage is approved.

### Pay-Direct Drug Card

For your convenience, the plan provides you with a pay-direct drug card, which you can use to pay for prescription drugs, diabetic supplies, and certain over-the-counter, life-supporting drugs that have been prescribed for you and approved for reimbursement by Canada Life.

Claims are processed immediately, so you only have to pay your co-pay amount. That means you have no claims to submit and you won't be waiting for reimbursement.

### What the Plan Does Not Cover

- Alcohol
- Bandages
- Blood glucose monitors, dextrometers
- Contraceptives other than contraceptive drugs and products containing a contraceptive drug
- Cosmetic items
- Cotton
- Disinfectants
- Fertility drugs
- Food substitutes, infant food or formula
- Hair growth stimulants
- Homeopathic medicines
- Non-disposable insulin injectors
- Products that can be bought without a prescription, unless the policyholder approves them
- Spring-loaded devices used to hold lancets
- Sunscreens
- Vitamins (except injectible), minerals, dietary supplements



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations**
- Paramedical Practitioners**

- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### HOSPITAL ACCOMMODATIONS

The plan covers the **usual cost** of **hospital** accommodation in Canada:

- 100% of the difference in cost between a ward and a semi-private room, and
- 80% of the difference in cost between a semi-private and private room.

If you are medically required to be admitted into a private room, the provincial plan will cover the cost at 100%.

The plan also pays 100%, up to \$1,000 per hospital admission, of the usual cost of **medically necessary** ancillary hospital services if you are admitted as an inpatient to a general hospital in another province and a government health plan does not fully cover the cost. Ancillary hospital services include items such as drugs or recovery room expenses that were not picked up by the provincial plan.

If you are an out-patient, the plan pays the usual cost of out-patient services and supplies from a hospital or a surgical supply company.

### PARAMEDICAL PRACTITIONERS

The plan covers the **usual cost** of paramedical services, provided your paramedical practitioner is registered in the province where the service is given. The practitioner cannot be a member of your **immediate family** or someone who lives with you.

The following list of practitioners are covered under the plan, up to the limits specified in the **Benefits At-a-Glance** section:

- |                                 |                                   |
|---------------------------------|-----------------------------------|
| • Acupuncturists                | • Occupational therapists         |
| • Chiropodists* or podiatrists* | • Osteopaths*                     |
| • Chiropractors*                | • Physiotherapists                |
| • Massage therapists            | • Psychologists or social workers |
| • Naturopaths                   | • Speech therapists               |

\* Laboratory tests and X-rays are covered if they are recommended by a licensed chiropodist, podiatrist, chiropractor or osteopath.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners

### Vision Care

- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### VISION CARE

The plan covers the usual cost of eligible vision care as follows (general exclusions apply):

Eligible Expenses	Special Notes
<b>Eye exams (including eye refractions)</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> <li>• For persons over age 18: once every 24 consecutive months</li> <li>• For <u>children</u> age 18 and under: once every 12 consecutive months</li> </ul> <p>A registered, licensed optometrist or ophthalmologist must perform the eye exam.</p>
<b>Macular degeneration tests</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement</li> </ul> <p>A registered, licensed optometrist or ophthalmologist must perform the test.</p>
<b>Eye glasses or contact lenses</b>	<ul style="list-style-type: none"> <li>• 100% reimbursement, to a maximum of \$250 every 24 consecutive months (every 12 consecutive months for children age 18 and under)</li> <li>• Includes coverage for prescription sunglasses and safety glasses</li> </ul> <p>An ophthalmologist or optometrist must prescribe the contact lenses or eye glasses to correct vision.</p>
<b>Contact lenses for certain conditions</b>	<ul style="list-style-type: none"> <li>• If you suffer from ulcerated keratitis, severe corneal scarring, keratoconus (conical cornea) or aphakia: reimbursed up to \$200 in any period of 24 consecutive months</li> </ul> <p>A licensed ophthalmologist must prescribe the contact lenses. The plan will pay for these contact lenses only if your sight can be improved to at least the 20/40 level by contact lenses, but it cannot be improved to that level with eye glasses.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care

### Medical Services

- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### MEDICAL SERVICES

The plan covers the usual cost of eligible medical services as follows (general exclusions apply):

Eligible Expenses	Special Notes
<b>Accidental dental treatment</b>	<p>The plan covers the usual cost of repairing or replacing any healthy, natural teeth that have been damaged or lost due to a sudden impact.</p> <p>To be reimbursed, you must complete treatment within 12 months of the impact, unless treatment has to be postponed because of your age.</p> <p>Reimbursement will be based on the least expensive treatment that is adequate to correct the damage and on the current dental fee guide. No implants, treatments related to implants, or treatments to correct existing problems are covered by this part of the plan.</p>
<b>Ambulance services</b>	<p>If you are in an accident or become critically ill, the plan will cover the usual cost of a licensed ambulance or other emergency service to transport you to the nearest <u>hospital</u> that is able to give the necessary emergency treatment. This also covers travel between hospitals.</p> <p>Reimbursed at 100%.</p> <p>Can be reimbursed up to \$300 in any calendar year for the travel expenses of an accompanying registered nurse, when <u>medically necessary</u> and approved by the plan. The nurse cannot be a relative.</p> <p>If a licensed ambulance does not provide transportation for someone to accompany you, the plan may cover the cost of a person to accompany you, if it is medically necessary.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care

### Medical Services

### Medical Equipment and Supplies

- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
Private-duty nursing	<p>The plan will cover the <b>usual cost</b> of private nursing care at your home or in the <b>hospital</b>, up to \$5,000 per covered person each calendar year, provided all of the following conditions are met:</p> <ul style="list-style-type: none"> <li>• your doctor has determined, in writing, that it is <b>medically necessary</b>,</li> <li>• Canada Life has approved the service beforehand,</li> <li>• nursing care is provided within Canada by a registered nurse, registered nursing assistant, or registered practical nurse,</li> <li>• the person providing nursing care does not normally live with you or is not a member of your <b>immediate family</b>,</li> <li>• if nursing care is provided in a hospital, the person is not an employee of the hospital,</li> <li>• the nursing care professional provides skilled care that only they can provide, and</li> <li>• the nursing care is not provided in a nursing home, rest home, home for the aged, or any facility that provides similar care.</li> </ul>

### MEDICAL EQUIPMENT AND SUPPLIES

The plan covers the **usual cost** of eligible medical equipment and supplies as follows (general exclusions apply):

Eligible Expenses	Special Notes
Aerochambers	Covered if approved by Canada Life
Apnea monitor	<p>Covered if approved by Canada Life</p> <p>To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.</p>





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services

### Medical Equipment and Supplies

- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
<b>Artificial limbs/eyes and other prosthetic devices</b>	Covered if non-myoelectric and approved by Canada Life  <b>Important notes:</b> <ul style="list-style-type: none"> <li>• Talk to Canada Life before making your purchase, as the cost varies greatly. Canada Life will let you know how much the plan will pay based on the least expensive device that is medically adequate.</li> <li>• Replacements are covered if they are due to a pathological change.</li> <li>• The plan pays for repairs and/or adjustments up to \$50 in any calendar year, including the cost of repairs and/or adjustments to walkers and braces.</li> </ul>
<b>Asthma nebulizer</b>	Covered if approved by Canada Life  To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.
<b>Breast prosthesis after mastectomy</b>	Including replacement(s) every 2 calendar years
<b>Casts</b>	Covered if approved by Canada Life  To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.
<b>Certain diagnostic tests, radium treatments, and X-rays</b>	–
<b>Compressors</b>	Covered if approved by Canada Life  To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services

### Medical Equipment and Supplies

- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
<b>Crutches and canes</b>	–
<b>Custom-made foot orthotics</b>	Expenses are reimbursed up to \$240 per calendar year (including custom-made orthopedic shoes and any modifications) <ul style="list-style-type: none"> <li>• Must be prescribed by a <b>physician</b>, podiatrist or chiropodist as being necessary after a biomechanical examination, and</li> <li>• Must be required for regular daily living activities, and not just for sports or recreation.</li> </ul>
<b>Custom-made orthopedic shoes, including modifications</b>	Expenses are reimbursed up to \$240 per calendar year (including custom-made foot orthotics) <ul style="list-style-type: none"> <li>• Must be prescribed by a physician, podiatrist or chiropodist, and</li> <li>• No other method, such as orthotics and/or off-the-shelf orthopedic shoes, can correct the problem.</li> </ul>
<b>Diabetic supplies</b>	You can use your drug card to cover these expenses Examples of diabetic supplies: disposable needles, syringes, lancets and testing materials for monitoring diabetes
<b>Hearing aids and repairs</b>	Reimbursed up to \$900 per ear every 5 calendar years Batteries are not covered.
<b>Hospital beds</b>	Reimbursement based on: <ul style="list-style-type: none"> <li>• the cost of rental or purchase, whichever is more economical,</li> <li>• Canada Life's approval before the purchase is made, and</li> <li>• the least expensive device that is medically adequate.</li> </ul> Spare parts or alternative supplies are not covered.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services

### Medical Equipment and Supplies

- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
<b>Mastectomy bras (surgical bras)</b>	Up to 2 per calendar year
<b>Ostomy supplies</b>	Covered if approved by Canada Life To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.
<b>Oxygen</b>	-
<b>Oxygen equipment</b>	Covered if approved by Canada Life To determine the eligible reimbursement amount, submit a pre-approval to Canada Life.
<b>Stump socks</b>	-
<b>Surgical stockings</b>	Up to 4 pairs each calendar year
<b>Temporary therapeutic equipment</b>	Reimbursement based on: <ul style="list-style-type: none"> <li>• the cost of rental or purchase, whichever is more economical,</li> <li>• Canada Life's approval before the purchase is made, and</li> <li>• the least expensive device that is medically adequate.</li> </ul> Spare parts or alternative supplies are not covered.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services

### Medical Equipment and Supplies

- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
<b>TENS machines</b>	<p>Transcutaneous electrical nerve stimulation (TENS) machines are covered if used to treat a chronic condition.</p> <p>100% reimbursement, limited to 1 TENS machine every 5 years, to a maximum of \$500 per covered person and a \$700 lifetime maximum per covered person</p> <p><b>Important note:</b></p> <p>To process your claim, Canada Life must receive:</p> <ul style="list-style-type: none"> <li>• name of supplier (including receipt)</li> <li>• physician's prescription that must include:                             <ul style="list-style-type: none"> <li>– referral for TENS machine</li> <li>– nature of the condition being treated</li> <li>– confirmation of the chronic nature of the condition</li> </ul> </li> </ul>
<b>Walkers and braces</b>	<p>Covered if approved by Canada Life</p> <p><b>Important notes:</b></p> <ul style="list-style-type: none"> <li>• Talk to Canada Life before making your purchase, as the cost varies greatly. Canada Life will let you know how much the plan will pay based on the least expensive device that is medically adequate.</li> <li>• Replacements are covered if they are due to a pathological change.</li> <li>• The plan pays for repairs and/or adjustments up to \$50 in any calendar year, including the cost of repairs and/or adjustments to standard non-myoelectric artificial limbs/eyes and other approved prosthetic devices.</li> </ul>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services

### Medical Equipment and Supplies

- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
<b>Wheelchairs (standard manual or electric)</b>	<p>Reimbursement based on:</p> <ul style="list-style-type: none"> <li>• the cost of rental or purchase, whichever is more economical,</li> <li>• Canada Life's approval before the purchase is made, and</li> <li>• the least expensive device that is medically adequate.</li> </ul> <p>Spare parts or alternative supplies are not covered.</p> <p>If the purchase is approved, the plan limits the coverage of the rental or purchase of other similar equipment to once every 5 calendar years.</p>
<b>Wigs</b>	Reimbursed up to \$250 lifetime maximum

### What the Plan Does Not Cover

- The plan does not cover the following items or any other item not listed as an eligible expense, even when prescribed by a **physician**:
- Air conditioners or purifiers
  - Blood pressure kits
  - Breast pumps
  - Cataract contact lenses
  - Craftmatic, Ultramatic, or other lifestyle beds
  - Exercise equipment, machines, or programs
  - Grab bars
  - Holter monitor
  - Home or car modifications (e.g., ramps or lifts)
  - Hoyer lift
  - Humidifiers
  - Mattresses, except for standard mattresses with approved **hospital** beds
  - Obus formes or orthopaedic pillows
  - Raised toilet seats
  - Transfer bench
  - Trapeze



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies

#### Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### EXCLUSIONS

The following list of exclusions applies to the health and travel plans:

- Any service for which reimbursement is prevented by law,
- Cosmetic treatments,
- Health care services or supplies required as a result of any of the following:
  - committing a criminal offense or provoking an assault,
  - intentionally self-inflicted injury,
  - participation in a riot or civil disturbance, or
  - war, rebellion, or hostilities of any kind, whether you are a participant or not,
- Health care services or supplies required solely for recreation or sports purposes,
- Health care services or supplies that you are eligible to claim under any workers' compensation legislation in your province of residence,
- "In vitro" or "in vivo" procedures, or any other infertility procedures, unless otherwise specifically covered in this plan,
- Services or supplies for which you would normally not be charged,
- Services required by a court, your employer, a school, or anyone other than your **physician** (for example, if your employer requires a doctor's note or a court requires that you receive psychological treatment), or
- Treatment to correct temporomandibular joint dysfunction (joint of the jaw).



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

## HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

## TRAVEL

### Overview

- What's Covered
- Travel Advice
- Exclusions

## DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

# Travel

## OVERVIEW

If you suddenly and unexpectedly become ill or injured while outside your province of residence and you require immediate medical treatment, the plan will cover all eligible expenses, up to specified limits. You must be eligible for benefits under a government health plan in Canada to qualify for emergency out-of-province/country coverage or travel assistance coverage.

For a summary of your travel coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on reimbursement levels and applicable maximums.

Eligible expenses must be [reasonable and customary, medically necessary](#) and incurred while the individual was covered under the plan.

Payment will be based on reasonable and customary charges in the area in which the treatment is given as determined by the insurer adjudicating benefits. Limits may apply to specific services and supplies.

For a list of travel plan exclusions, see the [Exclusions](#) section.

Eligible Expenses	Special Notes
<b>Out-of-country emergency coverage</b>	100% reimbursement, to a maximum of \$1 million per emergency above what your provincial health plan pays  <b>Note:</b> Certain expenses, such as prescription drugs, are covered to the same extent as they would be in Canada.
<b>Out-of-province referrals</b>	100% reimbursement for the difference between: <ul style="list-style-type: none"> <li>• the actual cost, and</li> <li>• the amount available under the provincial plan, provided the provincial plan is first payer.</li> </ul>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered**
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### WHAT'S COVERED

Eligible Expenses	Special Notes
<b>Hospitalization</b>	<b>Hospital</b> room at the ward rate Hospital services and supplies also covered
<b>Living expenses for a companion travelling with the patient, to stay with the patient beyond the original return date</b>	Reimbursed up to \$150 a day, for a total reimbursement of \$1,500 Includes cost of accommodation, meals, telephone and taxi or rental cars The travel assistance provider must approve the charges beforehand.
<b>Medical evacuation home or transportation to another medical facility</b>	Economy airfare for transportation home
<b>Physician services</b>	–
<b>Referrals to physicians or medical facilities, if necessary</b>	The travel assistance provider is not responsible for the actions or advice of any persons that you are referred to.
<b>Return home airfare (economy class) for a travel companion</b>	For a companion who is travelling with the patient and who has forfeited their ticket because of a delay caused by the insured person's illness, injury, or death The travel assistance provider must approve the charges beforehand.
<b>Return home airfare (economy class) for each child</b>	For each <b>child</b> left alone because of the insured person's illness, injury, or death The travel assistance provider will also arrange for a qualified attendant to accompany the <b>children</b> , if necessary. The travel assistance provider must approve the charges beforehand.
<b>Return of deceased</b>	Reimbursed up to \$3,500





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered**
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expenses	Special Notes
<b>Return of vehicle (to insured person's home or the nearest rental agency)</b>	Reimbursed up to \$1,000 The travel assistance provider must approve the charges beforehand.
<b>Round-trip economy airfare for a visiting family member</b>	Provided the insured person is travelling alone and must be hospitalized for more than 10 days The travel assistance provider must approve the charges beforehand.
<b>Wheelchairs, prescription drugs, crutches, and other eligible expenses under the plan's health coverage</b>	Covered to the same extent as they would be in Canada
<b>Non-medical services</b>	<ul style="list-style-type: none"> <li>• Multilingual assistance by telephone, 24 hours a day, 365 days a year, to obtain aid, assistance, and exchange information relating to the covered services,</li> <li>• Arrangements for direct payment, wherever possible, for <b>physicians'</b> services, hospitalization and other insured services,</li> <li>• Communication with the physician who is treating the insured person to get an understanding of the situation and monitor the condition,</li> <li>• Telephone interpretation services in most major languages,</li> <li>• The sending and receiving of urgent messages,</li> <li>• Help to locate Embassy or Consulate services, and</li> <li>• Help to locate lost documents or luggage.</li> </ul>
<b>Out-of-province referrals</b>	The plan covers the <b>usual cost</b> of treatment, in relation to referrals for treatment in Canada and the United States only. If treatment is available in your home province, the plan will not cover the referral expenses. A physician in your home province must give a written referral for treatment that is not performed in that province. Canada Life must approve the referral beforehand.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered**
- Travel Advice**
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### What the Plan Does Not Cover

Your travel coverage does not pay for any expenses incurred directly or indirectly as a result of:

- your pregnancy, if expenses are incurred outside Canada within nine weeks of your expected delivery date,
- the birth of a **child** born outside of Canada within nine weeks of the expected delivery date, or after the expected delivery date,
- an accident that occurred while you were operating a vehicle, vessel, or aircraft, if you:
  - were impaired by drugs or alcohol, or
  - had a blood-alcohol level higher than 80 milligrams of alcohol per 100 millilitres of blood,
- abuse of illegal substances.

The plan also does not provide coverage as described in this section:

- for emergency treatment while travelling for health reasons,
- once emergency treatment for a condition is completed, for any ongoing treatment related to that condition, and
- for medical emergencies in your home province.

General exclusions also apply. See the **Exclusions** section for more information.

### TRAVEL ADVICE

#### Things to Keep in Mind Before You Travel

Out-of-country emergency coverage provides protection for certain medical expenses incurred by you and your eligible **dependents** as a result of a medical emergency that occurs while traveling outside Canada, typically when travelling for business, vacation or education purposes.

A medical emergency is:

- a sudden and unexpected injury,
- the onset of a condition not previously known or identified prior to departure from Canada, or
- an unexpected episode of a condition known or identified prior to departure from Canada.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice**
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

An unexpected episode means it would not have been reasonable to expect the episode to occur while travelling outside Canada. If a person was suffering from symptoms before departure from Canada, Canada Life may request medical documentation to determine whether, in the circumstances, it could have reasonably been anticipated that the person may require medical treatment while outside Canada.

For pregnant travellers, this means that any pregnancy-related expenses incurred outside Canada may not be covered if, for example, they are incurred:

- on or after day one of the person's 35<sup>th</sup> week of pregnancy, or
- at any time prior to the 35<sup>th</sup> week of pregnancy and the person's Canadian **physician** considers the pregnancy to be high risk.

#### *Planning a Vacation?*

If you're planning a get-a-way, be sure to check if the country you're visiting requires proof of travel health insurance. If proof is required, contact Johnson Inc. at 1 800 371-9516 to have confirmation of your emergency travel insurance sent to you by mail, email or fax. In some countries, such as Cuba, proof of coverage can be shown in the form of a proof of coverage letter and/or your provincial health card.

If you do not have the appropriate proof of coverage when you enter a country, you may be required to purchase additional coverage on the spot.

When travelling, it is recommended to have the following information with you:

- wallet ID card,
- provincial health card,
- a valid passport, and
- coverage confirmation letter (provided by Johnson Inc.).



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- [Overview](#)
- [Prescription Drugs](#)
- [Hospital Accommodations](#)
- [Paramedical Practitioners](#)
- [Vision Care](#)
- [Medical Services](#)
- [Medical Equipment and Supplies](#)
- [Exclusions](#)

### TRAVEL

- [Overview](#)
- [What's Covered](#)

#### Travel Advice

#### Exclusions

### DENTAL

- [Overview](#)
- [Preventative Services](#)
- [Maintenance Services](#)
- [Major Restorative Services](#)
- [Orthodontics](#)
- [Exclusions](#)

### What to Do in the Event of an Emergency

In the event of an emergency where you become ill or are injured outside your home province or Canada, call the travel assistance provider **as soon as possible**. You can find the contact number on your travel assistance card, which you should always keep on you while you are traveling.

If you or your representative does not call the travel assistance provider right away, your benefits may be reduced by 40% of covered expenses, with a maximum reimbursement of \$25,000.

Calling immediately will enable the travel assistance provider to co-ordinate payment directly with the **hospital** and/or medical provider involved, only if the travel assistance provider obtains your approval to co-ordinate payment with the provincial health plan.

### Following Doctors' Orders

If your **physician** or the Travel Assistance Centre recommends that you return to your home province and you choose not to go, your emergency coverage and travel assistance coverage will end.

If your physician or the Travel Assistance Centre recommends that you be moved to another facility and you choose not to go, your benefits will be reduced by 40% of covered expenses, with a maximum reimbursement of \$25,000.

### EXCLUSIONS

The same list of exclusions as describe under the health plan, also apply to the travel benefit. See the health **Exclusions** section for details.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

## HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

## TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

## DENTAL

- Overview**
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

# Dental

### OVERVIEW

The dental plan offers you and your family basic preventative and maintenance services, major restorative services and orthodontics.

For a summary of your dental coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on reimbursement levels and applicable maximums.

Eligible dental expenses are those that a [dentist](#), doctor, or denturist (provided the work is within the scope of the denturist's license and they are registered with the Council of the Denturist Society of PEI) considers necessary.

Expenses are based on the Dental Association Suggested Schedule of Fees for General Practitioners or the Dental Specialist Fee Guide, if applicable, for the current year.

It is entirely up to you and your dentist to decide which treatment method to use – alternative or otherwise. However, reimbursement will be based on the least expensive treatment method that will provide a professionally adequate result.

**We encourage you to get approval for unusual or large dental expenses beforehand to make sure the plan covers them.**

For a list of dental plan exclusions, see the [Exclusions](#) section.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview**
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

<b>Dental</b>	<p>80% reimbursement for preventative and maintenance services</p> <p>50% reimbursement for major restorative services, to a maximum of \$1,000 per calendar year</p> <p>50% reimbursement for orthodontics (braces), to a lifetime maximum of \$3,000</p>
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*Submitting a Treatment Plan for Expensive Dental Treatment*

If your dental treatment will cost more than \$500, Canada Life recommends that you contact them before you incur the expense, to determine how much the plan will pay and how much you will pay. Here's what you need to do:

1. For pre-determination of benefits, send Canada Life a detailed description of the treatment plan and its cost. Your **dentist** can provide this information for you and send it on your behalf.
2. You may also be asked to supply a fully completed written estimate, plus pre-operative X-rays, diagnostic casts, and laboratory reports.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

### PREVENTATIVE SERVICES

The plan covers the usual cost of eligible preventive services as follows, subject to general exclusions:

Eligible Expense	Description	Special Notes
<b>Anaesthesia</b>	From sedatives to total loss of consciousness	During a surgical dental procedure
<b>Bite adjustment/ equilibration</b>	A procedure to correct the bite problem between the upper and lower teeth when they are in contact	8 units every calendar year
<b>Cavity prevention</b>	Fluoride	Once every calendar year
	Oral hygiene instruction and re-instruction – One-on-one instruction by the <b>dentist</b> or oral hygienist on how to brush and floss	
	Pit and fissure sealants – Coating put on top of any pits or cracks in teeth to prevent cavities from forming	Unlimited
	Polishing/cleaning of tooth	1 treatment every calendar year
	Recall package – Polishing, recall scaling, recall examinations, and fluoride	Once every calendar year
	Recall scaling	1 treatment every calendar year as part of the recall package
<b>Examinations</b>	Analysis of primary and permanent teeth	Once every calendar year
	Consultation to discuss a serious dental problem and to agree on a treatment plan	Unlimited
	Emergency examinations	Unlimited
	Initial or complete examination	Once per dentist
	Recall examinations	Once every calendar year



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Fillings</b>	Amalgam fillings – Silver fillings that are used to restore teeth	
	Composite fillings – White fillings that are used to restore teeth	
	Pre-fabricated posts – Pre-made posts used for additional support to the tooth after root canal treatment	
	Retentive pins – Pins used to make sure that a restoration or filling stays in place	
	Sedative fillings for caries, trauma and pain control – Caries result from tooth decay. Trauma means a blow to the mouth or teeth resulting in injury. Severe wear may be considered a traumatic injury. Pain control includes temporary fillings and local anaesthesia to reduce pain before a permanent filling is installed.	
	Stainless steel, plastic and polycarbonate caps – Caps that are installed to cover the whole tooth	
	Veneer applications – White facings placed on a tooth's surface	Veneers that are done for cosmetic purposes are not covered.
<b>Finishing restorations</b>	Polishing of a filling previously placed in the mouth	Unlimited
<b>Interproximal discing</b>	Removal of a thin slice of tooth enamel to make more room for the teeth that are slightly crowded	Unlimited





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Minor oral surgery</b>	Extractions	Unlimited
	Removal of a tooth, including an impacted tooth	
	Residual root removal	
	Removal of tooth roots left behind when a tooth is pulled out	
<b>Mouth guards</b>	A soft, flexible, plastic protective appliance worn to protect upper and lower teeth during contact sports	1 every calendar year
<b>Recontouring of teeth</b>	Procedure to correct the bite between opposing teeth by shaping or grinding the enamel surfaces	For functional purposes only Unlimited
<b>Space maintainers and related maintenance</b>	An appliance that a <b>dentist</b> uses to maintain a space where a tooth has been removed	Unlimited



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Tests and other diagnostic services</b>	Bacteriological analysis of the saliva – To determine the susceptibility of cavities	Unlimited
	Biopsy of oral tissue	Unlimited
	Cytological tests	
	Diagnostic casts and models of the upper and lower teeth – For diagnostic ability or for construction of impression trays and temporary bridges and partial dentures	Unlimited
	Diagnostic cast interpretation – Diagnosis of dental condition by studying impressions or casts of a person's mouth	Unlimited
	Diagnostic photographs – Intra and extra oral photographs of the teeth, mouth and jaw that aid in the diagnostic determination of dental treatment	Unlimited
	Histological tests	
	Laboratory reports and interpretation	Unlimited
	Microbiological tests	
	Pulp vitality test – To determine if the pulp (the soft tissue inside a tooth) is healthy	



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services**
- Maintenance Services
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
X-rays	Bitewing films – To detect decay in molar teeth	Up to 4 per calendar year
	Cephalometric films – X-rays of the facial and skull profile for orthodontic purposes	Up to 5 every 2 calendar years
	Extra-oral films – X-rays taken outside of the oral cavity	Up to 4 per calendar year
	Facial and sialographic films – Intra-oral X-rays of the salivary glands that assist with the diagnosis of duct stones	Unlimited
	Full mouth or panoramic films	1 series per calendar year
	Hand and wrist X-rays	
	Occlusal films – X-rays of the chewing surface of the teeth to show the fit between the upper and lower teeth when they are in contact	Up to 4 per calendar year
	Panorex films – One view of the entire mouth	Once every calendar year
	Radiopaque dyes – Dyes that can be seen on an X-ray and are used to determine decay in teeth, or gum pockets around abscessed teeth	Unlimited
	Single films	Unlimited
TMJ films (films relating to temporomandibular joint dysfunction)	Up to 4 per calendar year	



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

### MAINTENANCE SERVICES

The plan covers the usual cost of eligible maintenance services as follows, subject to general exclusions:

Eligible Expense	Description	Special Notes
<b>Alveoloplasty</b>	Remodelling, removing or reducing bone	
<b>Appliances and related adjustments</b>	Myofacial pain syndrome appliances – Worn to manage pain in the facial area caused by internal and external forces on the teeth due to muscle contractions from abnormal forces or stress	Appliances once per arch every 2 calendar years, unlimited adjustments and repairs
	Periodontal appliances – Making the impression and inserting the appliances	Appliances once per arch every 2 calendar years, unlimited adjustments and repairs
	TMJ appliances – Worn to manage temporomandibular joint pain and discomfort	Cost of making the impression and inserting the appliance once per arch every 2 calendar years, unlimited adjustments and repairs
<b>Gingivoplasty</b>	Remodelling gums	Unlimited



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Maintenance of existing dentures</b>	Adjustments (including remount and occlusal equilibration)	Unlimited, provided adjustments made more than 3 months after the new dentures were inserted
	Custom-stained denture bases	Must be provided in a <b>dentist's</b> office
	Prophylaxis and polishing – Procedure to clean and polish dentures, can be done in an office or in a lab	Unlimited
	Rebasing – Fitting dentures with a new base	Once per arch every 2 calendar years
	Rebuilding of worn acrylic teeth	Must be provided in a dentist's office
	Relining – Adding material so that the dentures fit properly	Once per arch every 2 calendar years
	Remake – Remaking a new partial denture using the patient's existing framework	Once per arch every 2 calendar years
	Repairs – Fixing broken or damaged dentures	Unlimited
	Resetting of teeth	Unlimited
	Resilient liner	Unlimited
<b>Major oral surgery</b>	Tissue conditioning – Applying a conditioner to the alveolar ridge that ensures a proper denture fit	Unlimited
	Surgery – May include local anaesthesia, appropriate X-rays, surgery and follow-up care	Unlimited, provided the surgery is not for cosmetic purposes and not part of any implant or part of any orthognathic surgery, remodelling or repositioning of the lower jaw



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Major oral surgery</b>	Antral surgery – Surgical removal of a tooth that has been forced up into a sinus cavity	
	Fractures – Treatment of fractures of the upper or lower alveolar bone, which holds the teeth in the sockets	
	Frenectomy – Surgery on the frenum (a thin tissue that connects the lips to the gums and the tongue to the floor of the mouth)	
	Hemorrhage control – Treatment to stop bleeding resulting from an extraction or trauma	
	Post-surgical care – Treatment given by the <b>dentist</b> after surgery until healing is complete	
	Sialolithotomy – Partial removal of the salivary duct	
	Stomatoplasty – Remodelling the floor of the mouth	
	Surgical enucleation – Surgical removal of teeth prior to eruption	
	Surgical excision – Removal of cysts or a foreign body	
	Surgical incision – Incision made to an infected area usually to allow drainage	
Surgical exposure – Surgical incision to expose teeth that will not erupt or come on time		
Surgical repositioning – Surgical procedure to reposition teeth due to growth abnormalities or trauma, resulting in the correct alignment of the upper and lower jaws		



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Major oral surgery</b>	Transplantation of erupted or non-erupted teeth – Placement of teeth to another area of the mouth because of the early removal of the pre-existing teeth due to decay or trauma	
	Vestibuloplasty – Ridge reconstruction	
<b>Repairs to existing major restorative work</b>	Repairs to existing crowns, inlays, onlays, and bridgework, porcelain staining of fabricated crown, and removal and/or recementation of crowns, inlays, onlays, and bridgework	Unlimited
<b>Treatment of gum disease</b>	Desensitization – Applying fluoride to reduce sensitivity	May include local anaesthesia, surgical dressing, sutures and follow-up care for 1 month, post-treatment evaluation not covered
	Displacement dressing – Placing a medicated pack on inflamed gums to move gums away from the calculus (deposits on teeth that irritate gums)	
	Flap surgery – The opening made for bone removal	
	Gingival curettage – Scraping out damaged tissue inside the gums	
	Gingivectomy – Removing damaged gum tissue	



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- [Overview](#)
- [Prescription Drugs](#)
- [Hospital Accommodations](#)
- [Paramedical Practitioners](#)
- [Vision Care](#)
- [Medical Services](#)
- [Medical Equipment and Supplies](#)
- [Exclusions](#)

### TRAVEL

- [Overview](#)
- [What's Covered](#)
- [Travel Advice](#)
- [Exclusions](#)

### DENTAL

- [Overview](#)
- [Preventative Services](#)
- [Maintenance Services](#)**
- [Major Restorative Services](#)
- [Orthodontics](#)
- [Exclusions](#)

Eligible Expense	Description	Special Notes
<b>Treatment of gum disease</b>	Periodontal scaling and/or root planing (tartar removal) – Scaling: removing calcium deposits on teeth, root planing: smoothing rough tooth surfaces and removing any calcium deposits	
	Tissue graft – The transfer of healthy gums to an area where the gums have receded	
<b>Treatment of roots</b>	Apexification – Closing the root of a tooth with hard tissue	
	Apicoectomy – Surgical removal of a root end after root canal therapy	
	Bleaching endodontically treated tooth – The whitening of a tooth internally through the root canal opening of a tooth	
	Endosseous intracoronary – Implants for root stabilization, codes 34461, 34462 and 34471	
	Hemisection – The removal of a portion of the root(s) and the crown of a tooth but leaving the other root(s) in place	
	Intentional removal, apical filling and reimplantation – The intentional removal of a healthy tooth and implanting it (e.g., a third molar is removed and used to replace a missing first molar)	





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

- Welcome
- Benefits At-a-Glance
- Getting Started
- Health, Travel & Dental
- Life, Accident & Disability
- Life Events
- Making Claims
- Forms & Documents
- Contacts

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services**
- Major Restorative Services
- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
Treatment of roots	Pulpectomy – The removal of tissue from the pulp chamber	
	Pulpotomy – The removal of dental pulp from the crown portion of the tooth	
	Retrofilling – Filling done through the root end	
	Root amputation – Root(s) from a tooth removed because of infection The crown and at least one root remain so that the tooth does not have to be removed.	
	Root canal therapy	



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services**
- Orthodontics
- Exclusions

### MAJOR RESTORATIVE SERVICES

The plan covers the **usual cost** of eligible major restorative services as follows, subject to general exclusions, to a maximum reimbursement of \$1,000 per calendar year:

Eligible Expense	Description	Special Notes
Bridges	Bridges	<p>Crown lengthening (subgingival preparation) before tooth preparation is not covered.</p> <p>Charges for replacing an existing bridge will only be paid if such replacement is for an equivalent bridge and meets one of the conditions shown below:</p> <ul style="list-style-type: none"> <li>• it has been more than 5 calendar years since the last bridge was inserted, or</li> <li>• it has been less than 5 calendar years since the last bridge was inserted and the existing bridge can no longer be worn.</li> </ul> <p>Canada Life must approve this.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services

### Major Restorative Services

- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Bridges</b>	Pontics – Artificial teeth that replace missing teeth	Covered only if it has been more than 5 calendar years since the last pontic was installed in that space
	Posts in retainers/abutments – Posts and cores used for additional support to the retainer/abutment	Covered only if it has been more than 5 calendar years since the last installation to that tooth
	Retainers/abutments – The tooth beside the missing tooth that will be used to support the bridge	Preparation of the tooth is covered only if it has been more than 5 calendar years since the last preparations were made to that tooth
<b>Caps and tooth coverings</b>	Build-up/fillings – Restoring a tooth prior to capping for better adaptation of the cap	
	Crowns – A cap that covers the whole tooth	
	Inlay/onlay restorations – Metal, composite, or porcelain casts placed on the surface of the tooth	
	Posts and cores – Laboratory-processed posts and cores used for additional support to the tooth after root canal therapy	
	Retentive pins in inlays, onlays and crowns – Pins used to make sure that the inlays, onlays or crowns stay in place	
	Veneer applications (laboratory processed) – White facings put on a tooth's surface	Veneer applications that are done for cosmetic purposes are not covered



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services

### Major Restorative Services

- Orthodontics
- Exclusions

Eligible Expense	Description	Special Notes
<b>Dentures</b>	Acrylic dentures – Dentures with an acrylic denture base	Covered only if it has been more than 5 calendar years since the last acrylic dentures were inserted
	Complete dentures – Dentures that replace either all of the top teeth or all of the bottom teeth	Charges for replacing an existing denture will only be paid if such replacement is for an equivalent denture and meets one of the conditions shown below: <ul style="list-style-type: none"> <li>• it has been more than 5 calendar years since the last complete dentures were inserted, or</li> <li>• it has been less than 5 calendar years since the last complete dentures were inserted and the existing dentures can no longer be worn.</li> </ul> Canada Life must approve this.
	Gnathological dentures – Placed to realign the upper and lower jaws following surgical procedures for jaw correction	Covered only if it has been more than 5 calendar years since the last dentures were inserted



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services

#### Major Restorative Services

#### Orthodontics

- Exclusions

Eligible Expense	Description	Special Notes
<b>Dentures</b>	Overdentures – Placed over a few remaining teeth that have had root canal treatment, and adapted to assist with the stabilization of the denture	
	Partial dentures – Partial dentures replacing one or more top or bottom teeth  The partial dentures may be acrylic (plastic), metal or chrome base that can have acrylic, wire or chrome clasps (which hold on to the teeth).	Covered only if it has been more than 5 calendar years since the last partial dentures were inserted or additional teeth have been extracted
	Transitional dentures – Temporary dentures used for healing purposes due to the extraction of one or more teeth	Covered for one complete upper denture and one complete lower denture in 5 calendar years

### ORTHODONTICS

The plan covers the **usual cost** of eligible orthodontic procedures to correct crooked or misaligned teeth (e.g. braces), to a lifetime maximum of \$3,000. This includes all dental treatment needed to correct the problem, such as:

- examinations,
- X-rays, models,
- photographs, reports,
- surgical exposure of teeth,
- appliances, and
- adjustments.

The cost of dental treatment that is not an orthodontic service but is needed because of the orthodontic treatment is covered as if it were an orthodontic service.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	<b>Health, Travel &amp; Dental</b>	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	------------------------------------	-----------------------------	-------------	---------------	-------------------	----------

### HEALTH

- Overview
- Prescription Drugs
- Hospital Accommodations
- Paramedical Practitioners
- Vision Care
- Medical Services
- Medical Equipment and Supplies
- Exclusions

### TRAVEL

- Overview
- What's Covered
- Travel Advice
- Exclusions

### DENTAL

- Overview
- Preventative Services
- Maintenance Services
- Major Restorative Services
- Orthodontics

### Exclusions

### EXCLUSIONS

- Any dental charges not included in the Dental Association Suggested Schedule of Fees for General Practitioners or the Dental Specialist Fee Guide
- Dental services or supplies that you are eligible to claim under any workers' compensation legislation
- Any endodontic treatment that was started before the effective date of coverage
- Any treatment related to orthognathic surgery
- Charges for appointments that are not kept
- Charges for completing claim forms
- Cosmetic procedures
- Crown lengthening (subgingival preparation) before tooth preparation
- Experimental treatment or testing
- Procedures or supplies used in vertical dimension corrections (changing the height of teeth) or to correct attrition problems (worn-down teeth)
- Replacement of dental appliances, including dentures, that are lost, misplaced, or stolen
- Treatment to correct temporomandibular joint dysfunction, except for temporomandibular joint dysfunction appliances

In addition to the above, the plan does not cover the following major dental coverage:

- Crowns, bridges, or dentures for which tooth preparations were started before the effective date of coverage
- Implanting fabricated teeth or any major surgery resulting from implanting fabricated teeth



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

## LIFE AND ACCIDENT

### Overview

Life Insurance

AD&D Insurance

Exclusions

### DISABILITY

Overview

Long-Term Disability

Exclusions

# Life and Accident

## OVERVIEW

A financial safety net is important when you have loved ones who depend on you for financial security. The plan helps provide that safety net in the event of your death or a serious injury. Financial protection is also offered in the event your [spouse](#) or [child](#) dies.

For a summary of your life and AD&D coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on benefits payable in the event of a death or serious injury.

For a list of life and AD&D exclusions, see the [Exclusions](#) section.

Life Insurance	<b>Basic Life</b>	<b>Optional Life</b>
	<ul style="list-style-type: none"> <li>• For you – includes blanket life (mandatory)</li> <li>• For your <a href="#">spouse</a> (mandatory)</li> <li>• For your <a href="#">children</a> (mandatory)</li> </ul>	<ul style="list-style-type: none"> <li>• For you (optional)</li> <li>• For your spouse (optional)</li> <li>• For your children (optional)</li> </ul>
AD&D Insurance	<b>Basic AD&amp;D</b>	<b>Optional AD&amp;D</b>
	<ul style="list-style-type: none"> <li>• For you – includes blanket AD&amp;D (mandatory)</li> </ul>	<ul style="list-style-type: none"> <li>• For you (optional)</li> <li>• For your spouse (optional)</li> <li>• For your children (optional)</li> </ul>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

Overview

#### Life Insurance

AD&D Insurance

Exclusions

### DISABILITY

Overview

Long-Term Disability

Exclusions

### LIFE INSURANCE

The plan provides a basic life insurance benefit for you, your **spouse** and **children**. If you wish to increase your coverage for you, your spouse or **child**, you can purchase optional life insurance as well.

For a summary of your life insurance coverage, refer to the **Benefits At-a-Glance** section.

#### Basic and Optional Life Insurance for You

If you die while insured, this benefit provides financial assistance to your beneficiary. If your beneficiary dies before you or if there is no designated beneficiary, this benefit is payable to your estate.

**Designating a beneficiary** – and keeping your beneficiary designation up to date – ensures that your intended beneficiaries are well-protected. To designate or update your beneficiary, complete the Beneficiary Designation form (available on [mybenefitplan.ca](http://mybenefitplan.ca) or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516) and return it to Johnson Inc.

#### Basic and Optional Life Insurance for Your Dependents

If your spouse or child dies while insured, this benefit is payable to you.





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### **AD&D Insurance**

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

## ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D) INSURANCE

Along with basic life insurance protection, the plan automatically provides you with basic AD&D insurance – an extra measure of protection against a number of losses. If you wish to increase your coverage, or obtain coverage for your **spouse** or **child**, you can purchase optional AD&D insurance as well.

For a summary of your AD&D insurance coverage, refer to the **Benefits At-a-Glance** section.

### Basic and Optional AD&D Insurance for You

In the event of a covered loss (other than loss of life), the benefit will be paid to you. In the event of your death, the benefit amount is payable to your designated beneficiary, or to your estate if your beneficiary has died before you or you haven't designated a beneficiary.

**Designating a beneficiary** – and keeping your beneficiary designation up to date – ensures that your intended beneficiaries are well-protected. To designate or update your beneficiary, completed the Beneficiary Designation form (available on [mybenefitplan.ca](http://mybenefitplan.ca) or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516) and return it to Johnson Inc.

### Optional AD&D Insurance for Your Dependents

You, your **spouse** and **child** can only be covered once under the plan. For example, if your spouse is also covered under the plan, they cannot choose family coverage if you have also chosen family coverage.

In the event of a covered loss, including loss of life, the benefit will be paid to you.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### WHAT'S COVERED

If an injury results in a loss or loss of use of a limb as specified in the table below, within one year from the date of the accident, you will receive a percentage of the benefit amount you have in place for both basic and optional coverage. However, not more than one (the largest) of such benefits will be paid with respect to injuries resulting from one accident.

Covered Loss	Percentage Payable
<ul style="list-style-type: none"> <li>Life</li> </ul>	100%
<ul style="list-style-type: none"> <li>Hemiplegia (paralysis of one arm and one leg on the same side of the body)</li> <li>Paraplegia (paralysis of both lower limbs)</li> <li>Quadriplegia (paralysis of all four limbs)</li> <li>Use of both hands, both feet, or both arms</li> </ul>	200%
<ul style="list-style-type: none"> <li>Entire sight in both eyes</li> <li>One hand and one foot</li> <li>One hand or foot and entire sight in one eye</li> <li>Speech and hearing in both ears</li> <li><b>Brain death</b></li> </ul>	100%
<ul style="list-style-type: none"> <li>Use of one leg or one arm</li> </ul>	75%
<ul style="list-style-type: none"> <li>Use of one hand or one foot</li> <li>Entire sight in one eye</li> <li>Speech or hearing in both ears</li> </ul>	66 2/3%
<ul style="list-style-type: none"> <li>Hearing in one ear</li> </ul>	50%
<ul style="list-style-type: none"> <li>Thumb and index finger of the same hand</li> <li>Four fingers of the same hand</li> </ul>	33 1/3%
<ul style="list-style-type: none"> <li>All toes of one foot</li> </ul>	25%



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

For benefits to be payable, the loss of use must:

- be total and irrecoverable,
- continue for 12 consecutive months, and
- be determined by the insurer to be permanent.

### EXAMPLE: HOW COVERAGE WORKS

Let's assume that you have basic AD&D coverage of \$90,000 and optional AD&D coverage of \$100,000. If you were to lose an arm, you would receive 75% of your coverage, as follows:

<b>Basic coverage</b>	75% x \$90,000 = \$67,500
<b>Optional coverage</b>	75% x \$100,000 = \$75,000
<b>Total benefits</b>	<b>= \$142,500</b>

Now let's assume that your optional AD&D coverage of \$100,000 is family level. If your **spouse** were to lose an arm, you would receive 75% of your optional coverage, as follows:

<b>Had you lost your arm</b>	75% x \$100,000 = <b>\$75,000</b>
<b>If your spouse were to lose an arm</b>	If you have dependent <b>children</b> : 50% x \$75,000 = <b>\$37,500</b>  If you do not have dependent children: 60% x \$75,000 = <b>\$45,000</b>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### ADDITIONAL BENEFITS

#### Basic Coverage

**Bereavement** If injuries covered under this plan result in your death within 365 days from the date of the accident, the plan will pay the reasonable and necessary expenses actually incurred by your spouse and dependent children for up to six sessions of grief counselling by a professional counsellor. The maximum reimbursement is \$1,000 for all sessions combined.

**Cosmetic disfigurement** This coverage does not apply to business travel policies. If you suffer a third-degree burn in a non-occupational accident, the plan will pay a percentage of your basic accidental death coverage, depending on the area of the body that was burned, as follows:

Body part	(A) Area classification	(B) Maximum allowable % for burned area	(C) Maximum % of your basic accidental death coverage payable
Face, neck, head	11	9%	99%
Hand and forearm	5	4.5%	22.5%
Either upper arm	3	4.5%	13.5%
Torso (front or back)	2	18%	36%
Either thigh	1	9%	9%
Either lower leg (below knee)	3	9%	27%



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Basic Coverage

<b>Cosmetic disfigurement</b>	<p>The maximum benefit payable (C) is determined by multiplying the area classification (A) by the maximum allowable percentage for the burned area (B). In the event of a 50% surface burn, the maximum allowable percentage for the burned area (B) is reduced by 50%.</p> <p><b>Note:</b> This table only represents the maximum percentage of your basic accidental death coverage payable for any one accident. If you suffer burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.</p>
<b>Day care</b>	<p>In the event of your accidental death, the plan pays for reasonable and necessary day care expenses incurred for each dependent <b>child</b> under age 12 who is:</p> <ul style="list-style-type: none"> <li>enrolled in a licensed day care facility at the time of your accident, or</li> <li>enrolled in a licensed day care facility within 365 days of the date of your accident.</li> </ul> <p>Benefits are payable for up to four consecutive years, to an annual maximum of 5% of your coverage or \$5,000, whichever is lower.</p> <p>In this case, the dependent child must:</p> <ul style="list-style-type: none"> <li>be your legitimate or illegitimate child, adopted child, stepchild, or any child who is in a parent-child relationship with you,</li> <li>be 12 years old or under, and</li> <li>depend on you for maintenance and support.</li> </ul> <p>If you do not have eligible dependent <b>children</b> at the time of your death, your beneficiary will receive an additional benefit of \$1,500 under this benefit or the special education benefit, but not both.</p> <p>The insurer will require satisfactory proof that the child is enrolled in a licensed day care facility.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Basic Coverage

<b>Disappearance</b>	If your body has not been found within one year of the disappearance, stranding, sinking or wrecking of the vehicle in which you were an occupant at the time of the accident, it will be assumed that you have died. The plan will then pay benefits.
<b>Family transportation</b>	If you suffer an accidental injury and are hospitalized outside Canada or at least 150 km from your principal place of residence, the plan will pay up to \$15,000 for transportation costs to have a member of your <b>immediate family</b> visit you.  Your attending <b>physician</b> , however, must require your family member’s presence in writing. Transportation must be by the most direct route by a licensed common carrier.
<b>Home and vehicle alteration</b>	If you receive benefits for a covered loss and must use a wheelchair, the plan will pay up to the greater of \$15,000 and 10% of your basic accidental death coverage to a maximum of \$50,000, for both of the following combined: <ul style="list-style-type: none"> <li>• the one-time cost of alterations to your home so it is wheelchair accessible and habitable, and</li> <li>• the one-time cost of alterations to your vehicle so it is accessible and you can drive it.</li> </ul> For benefits to be paid: <ul style="list-style-type: none"> <li>• expenses must be incurred within 365 days of the accident that resulted in the covered loss,</li> <li>• home alterations must be made by someone experienced in such matters who is recommended by a recognized organization providing support and assistance to wheelchair users, and</li> <li>• vehicle alterations must be made by someone experienced in such matters and approved by provincial licensing authorities.</li> </ul>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Basic Coverage

#### Identification

If you pass away accidentally at least 150 km away from your normal place of residence and the police or a similar government requests that a member of the **immediate family** identify the body, the plan will reimburse the reasonable expenses actually incurred by such member for:

- transportation by the most direct route or town where the body is located, and
- hotel accommodation in that city or town, subject to a maximum duration of three days.

The maximum amount payable for all of these expenses combined is \$15,000. Reimbursement is subject to the subsequent payment of the basic accidental death benefit following the identification of the body as the insured person.

The plan does not cover board or other ordinary living, travelling or clothing expenses. Also, transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

These benefits are limited to only one policy should this benefit be contained in two or more policies issued to the policyholder by the insurer.

#### In-hospital confinement monthly income

If an accident leads to your hospitalization for at least seven consecutive days and you are under the care of a legally qualified and registered **physician** or surgeon (other than yourself), the plan will pay a monthly benefit of 1% of your coverage, up to \$2,500 per month.

For hospitalization of less than one month, the plan will pay 1/30 of the monthly benefit per day. Benefits cannot exceed 365 days for any covered accident.

#### Permanent and total disability

If you suffer an injury that results in **permanently and totally disability** (after 365 days from the date of an accident) the plan pays a benefit equal to your coverage amount, less any benefit payment already made under the plan as a result of the same accident.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Basic Coverage

<b>Rehabilitation</b>	<p>If you are entitled to benefits for eligible losses, the plan will pay up to \$15,000 of reasonable and necessary expenses for special training to be qualified for an occupation in which you would not have engaged in had the accident not occurred. Expenses must be incurred within two years of the accident.</p> <p>No benefits are payable for ordinary living, travelling or clothing expenses.</p>
<b>Repatriation</b>	<p>In the event of your accidental death outside Canada or over 50 km from your principal place of residence, the plan will pay up to \$15,000 for the preparation and transportation of your body to such place.</p> <p>Your death must occur within 365 days of the accident.</p>
<b>Seat-belt benefit</b>	<p>If you suffer a covered loss while wearing a properly fastened seat belt in a private passenger car, station wagon, van, or jeep-type automobile at the time of the accident, the plan will pay 10% of the amount that would otherwise be payable for the covered loss.</p> <p>The official accident report must certify that you or your covered <b>dependents</b> were wearing seat belts at the time of the accident.</p>
<b>Special education benefit</b>	<p>In the event of your accidental death, the plan will pay a benefit to any dependent <b>child</b> who, on the date of the accident that led to your death:</p> <ul style="list-style-type: none"> <li>• is enrolled full-time in any post-secondary institution beyond the 12<sup>th</sup> or 13<sup>th</sup> grade level, or</li> <li>• was at the 12<sup>th</sup> or 13<sup>th</sup> grade level and subsequently enrolls as a full-time student in any post-secondary institution within 365 days of the accident that led to your death.</li> </ul> <p>The benefit is equal to 5% of your coverage amount, to a maximum of \$5,000 per year. This benefit is payable for a maximum of four consecutive annual payments, provided your dependent child remains full-time in a post-secondary institute.</p> <p>If no dependent child qualifies at the time of the accident, the plan will pay an additional benefit of \$1,500 to your designated beneficiary under this benefit or the day care benefit, but not both.</p>





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

#### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Basic Coverage

<b>Spousal occupational training</b>	<p>In the event of your accidental death, the plan will pay up to \$15,000 for any occupational training expenses incurred by your <b>spouse</b> to gain active employment in a field for which they were not previously qualified.</p> <p>The expenses must be incurred within three years of the date of the accident.</p>
<b>Waiver of premium</b>	<p>If you become <b>totally disabled</b> before age 65 and provide annual satisfactory evidence of your total disability, you will not have to pay your premium for coverage. This waiver will last until your return to active employment with your employer, your 65<sup>th</sup> birthday, or coverage is terminated.</p>

### Optional Coverage

<b>Bereavement</b>	<p>If injuries covered under this plan result in your death within 365 days from the date of the accident, the plan will pay the reasonable and necessary expenses actually incurred by your <b>spouse</b> and dependent <b>children</b> for up to six sessions of grief counselling by a <b>professional counsellor</b>. The maximum reimbursement is \$1,000 for all sessions combined.</p>
<b>Comatose benefit</b>	<p>If you become comatose as a result of an accident, the plan will pay a monthly benefit equal to 1% of your optional coverage for accidental death, until the earliest of:</p> <ul style="list-style-type: none"> <li>• 100-month period,</li> <li>• your death, and</li> <li>• the date you are deemed to be out of the coma.</li> </ul> <p>This benefit will be reduced by any optional benefit already paid by the plan for your accidental loss if you become comatose within 365 days of the accident and remain comatose for 31 consecutive days.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Optional Coverage

#### Common disaster

If you and your covered **spouse** die within one year from injuries resulting from the same accident, or separate accidents occurring within the same 24-hour period, your spouse's coverage will be increased to equal your optional coverage, up to \$200,000.

Benefits will be payable to and divided equally among your surviving dependent **children**.

#### Cosmetic disfigurement

This coverage does not apply to business travel policies. If you suffer a third-degree burn in a non-occupational accident, the plan will pay a percentage of your basic accidental death coverage, depending on the area of the body that was burned, as follows:

Body part	(A) Area classification	(B) Maximum allowable % for burned area	(C) Maximum % of your basic accidental death coverage payable
Face, neck, head	11	9%	99%
Hand and forearm	5	4.5%	22.5%
Either upper arm	3	4.5%	13.5%
Torso (front or back)	2	18%	36%
Either thigh	1	9%	9%
Either lower leg (below knee)	3	9%	27%

The maximum benefit payable (C) is determined by multiplying the area classification (A) by the maximum allowable percentage for the burned area (B). In the event of a 50% surface burn, the maximum allowable percentage for the burned area (B) is reduced by 50%.

**Note:** that this table only represents the maximum percentage of your basic accidental death coverage payable for any one accident. If you suffer burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Optional Coverage

**Escalation benefit** After you have been covered under the plan for 12 months, your coverage is increased each year by 1% for a maximum of five years.

**Extended family benefit** If your family is covered when you suffer an accidental death, coverage may continue for your **spouse** and dependent **children** for a maximum of six months, provided premiums are paid.

Special benefit for dependent children	Injury	Benefit
	<ul style="list-style-type: none"> <li>• Loss of two hands</li> <li>• Loss of two arms</li> <li>• Loss of two legs</li> <li>• Loss of two feet</li> <li>• Loss of one hand and one foot</li> <li>• Loss of entire sight in both eyes</li> <li>• Loss of speech and hearing</li> <li>• Quadriplegia</li> </ul>	4 x what the plan would have paid for your <b>child's</b> accidental death
<ul style="list-style-type: none"> <li>• Loss of one arm or one leg</li> <li>• Loss of speech or hearing</li> <li>• Paraplegia</li> <li>• Hemiplegia</li> </ul>	2 x what the plan would have paid for your child's accidental death	
<ul style="list-style-type: none"> <li>• Loss of life</li> <li>• Loss of one hand or foot</li> </ul>	1 x what the plan would have paid for your child's accidental death	
The maximum benefit payable is \$100,000.		



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance

### AD&D Insurance

- Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### Optional Coverage

#### Homemaker weekly indemnity

If your **spouse** suffers a covered loss and becomes disabled and is prevented from performing any and all of the regular household and/or childcare duties, the plan will pay \$150 per week (from the second day of the disability) for the duration of the disability, to a maximum of 26 weeks.

Your spouse must:

- become disabled within 30 days of the accident,
- be unemployed and not in receipt of employment insurance benefits at the time of the covered loss, and
- be under the regular care and attendance of a **physician** during the disability.

#### Identification

If you pass away accidentally at least 150 km away from your normal place of residence and the police or a similar government requests that a member of the **immediate family** identify the body, the plan will reimburse the reasonable expenses actually incurred by such member for:

- transportation by the most direct route or town where the body is located, and
- hotel accommodation in that city or town, subject to a maximum duration of three days.

The maximum amount payable for all of these expenses combined is \$15,000. Reimbursement is subject to the subsequent payment of the basic accidental death benefit following the identification of the body as the insured person.

The plan does not cover board or other ordinary living, travelling or clothing expenses. Also, transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

These benefits are limited to only one policy should this benefit be contained in two or more policies issued to the policyholder by the insurer.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance

#### Exclusions

### DISABILITY

- Overview
- Long-Term Disability
- Exclusions

### EXCLUSIONS

#### Optional Life Insurance

No benefit will be payable if death results, directly or indirectly, from suicide while sane or insane, for any amount of insurance that has been in effect for less than two years.

This exception applies separately to the initial amount of insurance and any subsequent increase in coverage elected for employee or spousal coverage.

#### Basic and Optional AD&D Insurances

This coverage does not provide benefits for losses resulting from:

- suicide or attempted suicide,
- self-inflicted injuries,
- war, declared or undeclared,
- full-time service in any military organization,
- flying in an aircraft owned or leased by your employer, yourself or a member of your household, or aircraft being used for any test or experimental purpose, firefighting, powerline inspection, pipeline inspection, aerial photography or exploration,
- flying as pilot or crew member in any aircraft or device for aerial navigation, or
- full-time, active duty in the armed forces of any country or international authority.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

- Welcome
- Benefits At-a-Glance
- Getting Started
- Health, Travel & Dental
- Life, Accident & Disability**
- Life Events
- Making Claims
- Forms & Documents
- Contacts

## LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

## DISABILITY

- Overview**
- Long-Term Disability
- Exclusions

# Disability

### OVERVIEW

Long-term disability benefits provide financial help should you become disabled for an extended period of time. If you are eligible for benefits, you will receive a percentage of your income while you are on long-term disability leave.

For a summary of your long-term disability coverage, refer to the [Benefits At-a-Glance](#) section. There you will find information on benefits payable in the event you become disabled.

For a list of long-term disability exclusions, see the [Exclusions](#) section.

For step-by-step instructions, see the guide How to apply for long-term disability benefits (available on [mybenefitplan.ca](http://mybenefitplan.ca) or by contacting Johnson Inc. at (902) 628-3537).

<b>Long-term disability</b>	70% of your monthly <b>earnings</b> , to a maximum benefit of \$6,000 per month
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# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

## LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

## DISABILITY

- Overview
- Long-Term Disability**
- Exclusions

### LONG-TERM DISABILITY

The plan will pay monthly long-term disability (LTD) benefits to you if you are considered **totally disabled**. These benefits are taxable.

Your benefit amount will increase annually to take into account the rising cost of living. Although a disability can put your life on hold, the cost of living keeps on growing. That’s why benefits increase on January 1 of each year after your first full calendar year of total disability. This increase is equal to the annual increase in the Consumer Price Index, to a maximum of 3% per year.

If you become disabled as a result of an accident, you may also be eligible for a permanent total disability benefit under your AD&D insurance. See the **AD&D insurance** section for more information.

### Your Benefits and Pension During Periods of Disability

The continuation of your benefits while on long-term disability leave depends on the benefit and your employment group. Certain benefits could be continued without premium payments. Johnson Inc. will provide you with details at the time of your application for coverage.

While you are receiving long-term disability benefits, an additional percentage of your **earnings** will be paid on your behalf to cover your contributions to the pension plan.

### When Will Benefits Begin?

LTD benefits will begin after the qualifying period has been satisfied, which is the later of:

- the date your accumulated sick leave credits have expired, or
- four months of continuous total disability.

You must, however, still be **totally disabled** at that time.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

### DISABILITY

- Overview
- Long-Term Disability**
- Exclusions

### When Will Benefits End?

LTD benefits continue until the earliest of the following dates:

- when you cease to be disabled,
- when you fail to submit to a requested physical examination and/or mental evaluation,
- when you fail to provide satisfactory written proof of continuance of disability,
- when you are no longer receiving regular and ongoing care of a **physician**,
- when you refuse to enter into (or stop participating in) any rehabilitation program that the insurer considers to be appropriate,
- for approved claims that:
  - Begin on or after December 25, 2021: when you reach age 62 (if your sick leave benefits end after your 61st birthday, monthly income payments will continue beyond age 62 until a total of 12 monthly payments have been made or your disability ceases),
  - Began before December 25, 2021: when you reach age 60 (if your sick leave benefits end after your 59th birthday, monthly income payments will continue beyond age 60 until a total of 12 monthly payments have been made or your disability ceases).
- when you are incarcerated in a prison or mental institution by authority of a criminal court,
- when you refuse to complete and return a Reimbursement Agreement/Direction form, provided by Canada Life, or comply with the terms of a signed Reimbursement Agreement/Direction form, when requested, in accordance with the provisions under third-party liability, or
- when you die.

**Note:** LTD benefits may extend beyond your termination date provided you became disabled while you were still insured. Benefits will continue to be paid according to the contract provisions regardless of the subsequent termination of the group policy. Canada Life reserves the right to request proof of the continuance of **total disability** and to have you submit to an examination by Canada Life’s medical advisors when requested.





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

### DISABILITY

- Overview
- Long-Term Disability**
- Exclusions

### In the Case of a Reoccurring Disability

If the second disability is...	The second disability will be considered...
Related to the first disability and recurs within 6 months	A continuation of the first disability and LTD benefits will immediately become payable in the same amount
Related to the first disability and recurs after 6 months, or is not related to the first disability	A new disability, which means you will receive LTD benefits after your accumulated sick leave credits have expired or 4 months of continuous <b>total disability</b> , whichever is later

### Rehabilitative Programs

If you have been disabled for the waiting period or longer and engaged in a rehabilitative program approved by the insurer, you will continue to receive LTD benefits.

However, the monthly LTD benefit will be reduced by 50% of the amount, if any, of remuneration you earn for the work performed during the rehabilitation period. This reduction applies provided that, while on rehabilitative employment, your income from all sources outlined in the **Other Sources of Income** section is not greater than 100% of **earnings** before your disability.

LTD benefits will end when your rehabilitative income equals 75% or more of the current monthly earnings for your normal occupation.

This rehabilitative income will continue until the earliest of the following dates:

- the date your rehabilitative employment ends,
- no later than 24 months after the rehabilitative employment began,
- the date the rehabilitative employment is no longer approved, or



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	<b>Life, Accident &amp; Disability</b>	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	--	-------------	---------------	-------------------	----------

### LIFE AND ACCIDENT

- Overview
- Life Insurance
- AD&D Insurance
- Exclusions

### DISABILITY

- Overview
- Long-Term Disability**
- Exclusions

- your 60<sup>th</sup> birthday.

### Other Sources of Income

LTD benefits are designed to give you a reasonable level of income without equalling or exceeding your normal pay. For this reason, the benefit you receive from the plan will be reduced by income from any of the following sources:

- disability benefits payable under the Canada or Quebec Pension Plan (C/QPP), excluding C/QPP benefits for **dependents**,
- **earnings** or payments from any employer,
- disability benefits payable under any other group, association or franchise insurance plan,
- disability and income replacement benefits payable under any government plan (excluding employment insurance (EI) benefits),
- retirement benefits provided by an employer,
- income replacement indemnity payable under any automobile insurance plan, and
- earnings recovered through a legally enforceable cause of action against some other person or corporation.

There is a further reduction of your benefit if the total of the long-term disability benefit, the income from all sources outlined above and the public pension plan benefits payable to you on behalf of another member of your family exceeds 85% of your monthly earnings before you became disabled. If it does, your benefit is reduced by the excess amount.

Should you not be eligible for LTD benefits due to this benefit integration, contributions to your employer’s pension plan will still be made on your behalf.

**Note:** Your monthly LTD benefit will not be reduced by disability benefits payable under the C/QPP until your C/QPP benefits are determined. However, when you submit your LTD claim, you must sign an agreement to reimburse the insurer. Otherwise, C/QPP benefits that have not been determined by the time your benefit is payable will be estimated and deducted from your monthly benefit. Adjustments to correct such payments will be made after the award has been determined.

### Third-Party Liability

If you have a cause of action against a third party for income lost as a result of your disability, the LTD will be payable as specified. However, before payments begin, you must complete a Reimbursement Agreement/Direction form, provided by Canada Life, agreeing to reimburse the insurer. The amount to be reimbursed will not exceed the amount of LTD benefits paid by the insurer. Full details concerning terms and calculation of reimbursement are as set out in the agreement.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### LIFE AND ACCIDENT

Overview

Life Insurance

AD&D Insurance

Exclusions

### DISABILITY

Overview

Long-Term Disability

#### Exclusions

### EXCLUSIONS

No LTD benefit will be payable for any period of **total disability**:

- during which you are not under the care of a doctor,
- during the time you are on a maternity leave agreed upon by you and your employer,
- during which you fail to undergo medical, psychiatric, psychological, educational and/or vocational exams by examiners selected by the insurer,
- during which you are incarcerated in a prison or mental institution by authority of a criminal court,
- as a result of drug or alcohol use or the use of any hallucinogen unless in an approved rehabilitation program or due to an organic disease,
- resulting from intentionally self-inflicted injuries or attempted suicide while sane or insane,
- resulting from war, declared or undeclared, insurrection, rebellion, participation in a riot, or active duty in the armed forces of any country,
- resulting from the commission of or an attempt to commit a criminal offense,
- due to a condition for which you were treated or attended by a **physician**, or for which prescription drugs or medicines were taken within a six-month period prior to the effective date of your insurance. This limitation will not apply after you have performed all the duties of your regular occupation on a regularly scheduled basis for a 24-month period after your effective date, or
- for any period in which you are entitled to benefits under any workers' compensation act.

If you must hold a government permit or license to perform your duties, you will not be considered totally disabled solely because your permit or license has been withdrawn or removed.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## LIFE EVENTS AND MAKING CHANGES

### Overview

Change in Marital Status

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

# Life Events and Making Changes

## OVERVIEW

If you experience a **life event**, you have 31 days to make changes to your health, travel and dental coverage. You may also change your optional life insurance and AD&D insurance at any time. Here are the changes you can make:

### Important Deadline

You have 31 days following a life event to make changes to your health, travel and dental coverage; otherwise, you will need to provide **proof of good health** for health coverage and dental benefits will be limited. See the section **What Happens if I Don't Enrol in Time?** for more information.

<b>Health coverage</b>	You may change from single to family coverage, and vice versa, or add new <b>dependents</b> . <b>Proof of good health</b> may be required.
<b>Dental coverage</b>	You may change from single to family coverage, and vice versa, or add new dependents.
<b>Travel coverage</b>	You may change from single to family coverage, and vice versa.
<b>Optional life insurance</b>	You may change your level of coverage (for yourself and for your dependents) any time. You must provide proof of good health if you wish to increase your coverage.
<b>Optional AD&amp;D insurance</b>	You may change your level of coverage at any time.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### LIFE EVENTS AND MAKING CHANGES

Overview

**Change in Marital Status**

Dependent Children

Leave of Absence or Layoff

Disability

Loss of Spousal Coverage

Leaving Your Employment

Working Past Age 65

Retirement

Death

### CHANGE IN MARITAL STATUS

If you get married or start a common-law relationship, you have 31 days to enrol your new **spouse** in the benefits plan, provided your spouse meets the definition of spouse. If you apply for coverage after the 31-day limit, your spouse will need to provide **proof of good health**.

You can only cover one spouse at a time, so if you have a former spouse, you will need to remove their coverage.

If you get divorced or separated, you can continue to cover your former spouse under your health, dental and travel benefits, if you wish, but you may cover only one spouse. If your spouse is still covered under another group insurance plan, you may still coordinate benefits for your **children's** covered expenses between your plan and your former spouse's plan.

### What to Do

To add a new **spouse**:

1. Complete the Enrolment form. You can get a paper copy by contacting **Johnson Inc.**
2. Gather any supporting documents that may be required, such as a **proof of good health** medical questionnaire (available on **canadalife.com** or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516).
  - If you enrol your spouse within 31 days of the **life event**, you must submit proof of good health if you wish to purchase over \$30,000 of optional life insurance for your spouse.
  - If you enrol your spouse in the CUPE plan over 31 days after the life event, you must provide proof of good health for all coverage.
  - Depending on the responses in the proof of good health medical questionnaire, your spouse may be required to undergo a medical examination.
3. Return the form and any supporting documents to Johnson Inc.
4. Coverage will take effect once Canada Life approves the proof of good health, if any.

To remove a former spouse:

1. Notify Johnson Inc., in writing, of the change in your marital status.
2. Specify that you wish to terminate coverage for your former spouse.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	<b>Life Events</b>	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	--------------------	---------------	-------------------	----------

### LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children**
- Leave of Absence or Layoff
- Disability
- Loss of Spousal Coverage
- Leaving Your Employment
- Working Past Age 65
- Retirement
- Death

### DEPENDENT CHILDREN

If you welcome a new **child** into your home, either by birth or adoption, you have 31 days to enrol your new child in the plan, provided they meet the definition of child. Coverage for new borns begins at birth or on the date coverage would otherwise begin, whichever is later.

If your child is an overage student, meaning that they are over age 21, but under age 26, you can continue their benefits coverage, provided they are enrolled in full-time studies at an accredited learning institution. You can also continue coverage for overage children if they are physically or mentally disabled.

#### What to Do

To enrol a new child in the plan:

1. Complete the Enrolment form. You can get a paper copy by contacting Johnson Inc.
2. Gather any supporting documents that may be required, such as a **proof of good health** medical questionnaire (available on [canadalife.com](http://canadalife.com) or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516).
  - If you are applying to cover the child more than 31 days after having them, you must submit proof of good health. Depending on your responses, your child may be required to undergo a medical examination.
3. Return the form and any supporting documents to Johnson Inc.
4. Coverage will take effect as of birth, or once Canada Life approves the proof of good health, if any.

To declare an overage student

1. Notify Johnson Inc. when your child’s dependent status changes. Each fall you must provide proof of full-time attendance at an accredited learning institution to confirm your child’s continuing studies.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

- Welcome
- Benefits At-a-Glance
- Getting Started
- Health, Travel & Dental
- Life, Accident & Disability
- Life Events**
- Making Claims
- Forms & Documents
- Contacts

### LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children
- Leave of Absence or Layoff**
- Disability
- Loss of Spousal Coverage
- Leaving Your Employment
- Working Past Age 65
- Retirement
- Death

### LEAVE OF ABSENCE OR LAYOFF

If you take an approved leave of absence (with or without pay) or are on a layoff, all coverage under the plan will continue.

If you are...	Coverage can continue...
<b>On sick leave</b>	Until your employment is terminated  LTD coverage can terminate earlier if you do not qualify for LTD income benefits. In this case, LTD coverage will end 31 days after the LTD waiting period
<b>On maternity leave</b>	For the duration of your leave, up to 12 policy months
<b>On layoff or paid approved leave of absence (other than maternity leave)</b>	For up to 3 policy months following the month in which the leave or layoff begins
<b>On approved unpaid personal leave of absence</b>	For up to 6 policy months from the date of the leave (up to 3 policy months from the date of the leave for LTD coverage), unless you are going to work elsewhere
<b>On vacation</b>	For up to 3 policy months following the month in which the vacation begins

### What to Do

[Johnson Inc.](#) will contact you regarding your benefits arrangements and premium payments. If you have not been contacted by Johnson Inc. soon after your leave begins, call them directly at (902) 628-3537 or 1 800 371-9516.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	<b>Life Events</b>	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	--------------------	---------------	-------------------	----------

### LIFE EVENTS AND MAKING CHANGES

- [Overview](#)
- [Change in Marital Status](#)
- [Dependent Children](#)
- [Leave of Absence or Layoff](#)
- Disability**
- [Loss of Spousal Coverage](#)
- [Leaving Your Employment](#)
- [Working Past Age 65](#)
- [Retirement](#)
- [Death](#)

### DISABILITY

The continuation of your benefits while on LTD leave depends on the benefit and your employment group. Certain benefits could be continued without premium payments. Johnson Inc. will provide you with details at that time.

While you are receiving LTD benefits, an additional percentage of your **earnings** will be paid on your behalf to cover your contributions to the pension plan.

#### What to Do

Notify **Johnson Inc.** of your disability no later than eight weeks before your qualifying period ends, even if you are applying for workers' compensation benefits. A Johnson Inc. representative will then send you the information and forms you need to apply for LTD benefits and premium waiver. Johnson Inc. will help guide you through the disability process and can help you gather other information needed by Canada Life, the insurance company that handles disability claims.

For more information on applying for LTD benefits, see the **Disability** section and the guide How to apply for long-term disability benefits (available on [mybenefitplan.ca](http://mybenefitplan.ca) or by contacting Johnson Inc. at (902) 628-3537).





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	<b>Life Events</b>	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	--------------------	---------------	-------------------	----------

### LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children
- Leave of Absence or Layoff
- Disability
- Loss of Spousal Coverage**
- Leaving Your Employment
- Working Past Age 65
- Retirement
- Death

### LOSS OF SPOUSAL COVERAGE

If you did not choose health, dental or travel coverage under the plan because you were covered under your **spouse's** plan, you may join the CUPE plan if your spouse's coverage ends. You have 31 days following the end of your spouse's coverage to enrol without having to provide **proof of good health**.

#### What to Do

1. Complete the Enrolment form. You can get a paper copy by contacting **Johnson Inc.**
2. Gather any supporting documents that may be required:
  - If you choose family coverage and have an overage student **dependent** (age 21 to 26), you must provide confirmation of your **child's** continuing attendance at an accredited college or university each year for continued coverage.
  - If your child is disabled and over age 21, you must provide satisfactory proof that they are incapable of self-support because of the disability.
  - If you enrol in the CUPE plan over 31 days after your eligibility date, you must provide **proof of good health** for health coverage.
  - Depending on responses in the proof of good health medical questionnaire, (available on **canadalife.com** or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516), you or your **spouse** may be required to undergo a medical examination.
3. Return the form and any supporting documents to Johnson Inc.
4. Coverage will take effect once Canada Life approves the application and proof of good health, if any.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children
- Leave of Absence or Layoff
- Disability
- Loss of Spousal Coverage

### Leaving Your Employment

- Working Past Age 65
- Retirement
- Death

### LEAVING YOUR EMPLOYMENT

If you leave your employment, coverage under the plan, other than long-term disability coverage, will end on the last day of the month coinciding with or following your termination of employment. LTD coverage will end on your termination date.

If your employment ends for reasons other than retirement and you are age 50 or over, you may be eligible for certain retiree benefits (years of service may apply). For details, contact [Johnson Inc.](#) at (902) 628-3537 or 1 800 371-9516.

### Converting Your Coverage

If you are under age 65, you have 31 days to convert your basic and optional life and AD&D coverage to individual policies, without providing [proof of good health](#), when you leave your employment. After 31 days, you will no longer be eligible to convert your coverage. For details, contact Johnson Inc. at (902) 628-3537 or 1 800 371-9516.

### In Cases of LTD Payments

LTD benefits will extend beyond your termination date provided you became disabled while you were still insured. LTD benefits will continue to be paid according to the contract provisions regardless of the subsequent termination of the group policy.

Canada Life reserves the right to request that you provide proof of the continuance of your [total disability](#), and submit to an examination by Canada Life’s medical advisors when requested.

### What to Do

1. If you have any outstanding claims for eligible health and dental expenses, Canada Life must receive your health or dental claim within 90 days after your termination date for your claim to be processed.
2. If you wish to convert your life insurance and AD&D insurance to individual policies, call Johnson Inc. at (902) 628-3537 or 1 800 371-9516. Johnson Inc. will send your request to the insurer on your behalf. The insurer will then send you an information package, including premium rates for individual insurance policies. Remember, you have 31 days to submit your application for conversion.
3. Also call Johnson Inc. for coverage details should your employment end for reasons other than retirement and you are age 50 or over with at least 10 years of service.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	<b>Life Events</b>	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	--------------------	---------------	-------------------	----------

### LIFE EVENTS AND MAKING CHANGES

- [Overview](#)
- [Change in Marital Status](#)
- [Dependent Children](#)
- [Leave of Absence or Layoff](#)
- [Disability](#)
- [Loss of Spousal Coverage](#)
- [Leaving Your Employment](#)
- [Working Past Age 65](#)**
- [Retirement](#)
- [Death](#)

### WORKING PAST AGE 65

If you continue to work past age 65, your benefits continue, however, some of your coverage changes or ends. Your coverage will end earlier than the dates specified below if you cease to be an eligible employee. For more information on when your benefits coverage ends, go to the section [When Coverage Ends](#).

<b>Health</b>	You become eligible for the Seniors’ Drug Cost Assistance Program (DCAP) at age 65. As an active employee, the CUPE plan will continue to be the first payer on drug claims, but you can submit any amounts not covered under the CUPE plan to the DCAP for possible reimbursement.
<b>Travel</b>	At age 70, your travel coverage moves under the PSGIP retiree plan, where there are some limitations, such as: <ul style="list-style-type: none"> <li>• coverage is limited to the first 180 days of your trip, and</li> <li>• pre-existing medical conditions must be stable prior to travelling.</li> </ul>
<b>Optional AD&amp;D</b>	Coverage ends at age 65. When you reach age 65, you have 31 days to convert your Basic and Optional AD&D coverage to an individual policy, to a combined maximum of \$200,000, without providing <a href="#">proof of good health</a> .
<b>Optional life</b>	Coverage ends at age 65.

### What to Do

Contact [Johnson Inc.](#) to inform them that you have reached age 65 and to inquire about converting your coverage.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children
- Leave of Absence or Layoff
- Disability
- Loss of Spousal Coverage
- Leaving Your Employment
- Working Past Age 65

## Retirement

Death

## RETIREMENT

When you retire, you have the option to join the Retiree Public Sector Group Insurance Plan (PSGIP). Membership in the plan is voluntary and is 100% retiree-paid.

As you prepare for retirement, there are a few important things you need to know about the retiree plan, like the coverage it offers, how it differs from your current coverage, the rules for joining and associated costs.

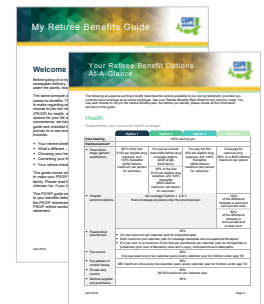
The best place to start is to view the [Retirement Planning video](#).

You can find more information and details in the [Retiree Benefits Guide](#).

Inside the [Retiree Benefits Guide](#), you'll find:

- **A benefits at-a-glance overview** of the options available for health, travel and dental coverage,
- **Benefit rules during retirement** outlining the restrictions and limitations for enrolling in the retiree health, dental and travel plans, opting out and the rules for rejoining at a later date,
- **A comparison** of the differences between active and retiree coverage,
- **A list of thing to consider** when choosing your health care option,
- **A cost estimate example** to help you understand your health care needs and determine which health option will work best for you,
- **Information on individual policy conversion** for life and accident insurance at retirement,
- **A Retiree Checklist** to review and assist as you prepare for retirement, and
- **Contact information** for Johnson Inc. if you have questions or need more information.

To better understand the costs of the various plan options under the retiree plan, view the current [Retiree Benefits Rate Sheet](#). Rates are reviewed on an annual basis and are subject to change.





# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children
- Leave of Absence or Layoff
- Disability
- Loss of Spousal Coverage
- Leaving Your Employment
- Working Past Age 65

#### Retirement

- Death

### Summary of Coverage Changes at Retirement

Here is a snapshot of what will happen to your benefits when you retire.

<b>Health benefits</b>	<p>Your current coverage will end. However, if you had coverage as an active employee, you may choose one of four coverage options available to retirees and their <b>dependents</b>. You will receive details upon retirement.</p> <p><b>Note:</b> If you were in the health plan for active employees upon your retirement, you will have 31 days following your retirement date to elect an option without having to provide <b>proof of good health</b>.</p> <p>You will have an opportunity to change your health plan option on April 1 of each year during your retirement.</p>
<b>Dental benefits</b>	<p>If you had coverage as an active employee, you may choose one of two coverage options available to retirees and their <b>dependents</b>. You will receive details upon retirement.</p> <p>You will have an opportunity to change your dental plan option on April 1 of each year during your retirement.</p>
<b>Disability benefits</b>	<p>Coverage will end at retirement or age 62, less the waiting period, whichever is earlier.</p>
<b>Travel benefits</b>	<p>If you had coverage as an active employee, you may continue your travel coverage for you and your <b>dependents</b> upon retirement.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### LIFE EVENTS AND MAKING CHANGES

- Overview
- Change in Marital Status
- Dependent Children
- Leave of Absence or Layoff
- Disability
- Loss of Spousal Coverage
- Leaving Your Employment
- Working Past Age 65

### Retirement

Death

#### Death benefits

If you are under age 65, decide if you wish to convert your current coverage (within 31 days of retirement only) to individual policies for:

- Basic life insurance
- Basic dependent life insurance (for spouse)
- Basic accident insurance
- Optional employee life insurance
- Optional spousal life insurance
- Optional accident insurance

If you choose to end your health, dental or travel coverage at retirement because you are covered under your **spouse's** plan, you may join the Retiree plan if coverage under your spouse's plan ends, provided you apply for coverage within 31 days of your spouse losing coverage.

#### What to Do

1. When you know your retirement date, call Johnson Inc. at (902) 628-3537 or 1 800 371-9516. Johnson Inc. will provide you with all the details you need about the coverage available to you and to your family during retirement.
2. If you have any outstanding claims for eligible health and dental expenses, you have 90 days after your termination date to submit a health or dental claim to Canada Life.
3. When you retire, visit the PSGIP Retiree benefits website for ongoing information about your plan. Go to [mybenefitplan.ca](http://mybenefitplan.ca) or consult the PSGIP Retiree Benefits Booklet.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	<b>Life Events</b>	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	--------------------	---------------	-------------------	----------

### LIFE EVENTS AND MAKING CHANGES

- [Overview](#)
- [Change in Marital Status](#)
- [Dependent Children](#)
- [Leave of Absence or Layoff](#)
- [Disability](#)
- [Loss of Spousal Coverage](#)
- [Leaving Your Employment](#)
- [Working Past Age 65](#)
- [Retirement](#)

### Death

## DEATH

### If You Pass Away

If you pass away, your beneficiary will receive the following death benefits:

- Basic life insurance + optional life insurance (if you purchased optional coverage)

Plus, if the death was as a result of an accident

- Basic AD&D insurance + optional AD&D insurance (if you purchased optional coverage)

### BENEFITS COVERAGE FOR YOUR FAMILY

Your **dependents'** health, dental and travel coverage will continue, provided they pay the cost of coverage. Your surviving **spouse** has 31 days after your death to choose to continue coverage.

Coverage for your eligible dependents will continue until the earliest of the following dates:

- the date your surviving spouse passes away,
- the date your dependents no longer meet the definition of eligible dependents, and
- the date this plan terminates or this coverage has ended.

For life and AD&D coverage, your eligible dependents can convert their coverage (if applicable) into individual policies. If an application for conversion is made within 31 days of your death, no proof of insurability will be required. Your dependents can apply for conversion by calling Johnson Inc. at (902) 628-3537 or 1 800 371-9516.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	<b>Life Events</b>	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	--------------------	---------------	-------------------	----------

### LIFE EVENTS AND MAKING CHANGES

- [Overview](#)
- [Change in Marital Status](#)
- [Dependent Children](#)
- [Leave of Absence or Layoff](#)
- [Disability](#)
- [Loss of Spousal Coverage](#)
- [Leaving Your Employment](#)
- [Working Past Age 65](#)
- [Retirement](#)

#### Death

#### WHAT TO DO

If you pass away, someone will need to inform Johnson Inc. of your death. A representative will then provide the necessary information and documentation.

#### If Your Spouse or Child Passes Away

If your spouse or **child** passes away, you will receive the following death benefits:

- Basic life insurance + optional life insurance (if you purchased optional coverage)

Plus, if the death was as a result of an accident

- Optional AD&D insurance (if you purchased optional coverage)

#### WHAT TO DO

If your spouse or child passes away, you need to inform Johnson Inc. of your dependent's death. A representative will then provide the necessary information and documentation.





# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## HEALTH, TRAVEL AND DENTAL CLAIMS

### Health, Travel and Dental

Coordination of Benefits

## LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

# Health, Travel and Dental Claims

## HEALTH, TRAVEL AND DENTAL

You have two main options for submitting most of your health, travel and dental claims – online and paper claim form.

### *Deadline for Submitting Claims*

You must submit your claim and receipts within the following deadlines or they will not be reimbursed:

<b>Online claims</b>	Within 6 months after incurring the expense
<b>Paper claims</b>	Within 12 months after incurring the expense

## Online Claims

If you register for Canada Life’s GroupNet for Plan Members online secure site and for direct deposit, you will be able to submit a number of health and dental claims online and receive your reimbursement faster. To register, go to [canadalife.com](http://canadalife.com) and click on GroupNet for Plan Members. Then follow the links to register.

Once your access has been set up, complete the online form with the details of the service or expense; you don’t need to send your receipts. Canada Life assesses your claim and deposits your payment to your bank account and sends you an email notifying you of the payment. You are responsible for keeping your original receipts for 12 months following the date you submitted your claim online, in case Canada Life later requests them as part of an audit.

Get your claims reimbursed faster when you submit your claims online and enrol for direct deposit. Be sure to sign up for Canada Life’s Group Net for Plan Members.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## HEALTH, TRAVEL AND DENTAL CLAIMS

### Health, Travel and Dental

Coordination of Benefits

## LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

## Paper Claims

To submit a paper claim, complete the appropriate form (available on [mybenefitplan.ca](http://mybenefitplan.ca) or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516):

- Health Benefits Claim form,
- Statement of Claim Out-of-Country Expenses form, or
- Dental Benefits Claim form.

You can access the forms online or request paper copies of the form from Johnson Inc.

To avoid any delays in processing your health or dental claim, be sure that all sections of your claim form are complete and that your receipts are attached.

Remember, always provide your group policy number (56530 Division 3) and your identification number, which can be found on your pay-direct drug card.

It is important to indicate if you have benefits under another plan, such as your **spouse's** plan. If this information is not included, your claim cannot be processed.

Staple receipts and any other required documentation to your claim form before mailing. For drugs, be sure to include the pharmacy receipt. Don't forget to keep a copy for your records.

### Direct Deposit

You can have Canada Life deposit your claim reimbursements directly in your bank account. It's a fast and convenient way to receive your health and dental reimbursements.

To sign up for direct deposit, go to [canadalife.com](http://canadalife.com), click on GroupNet for Plan Members and follow the steps online. Alternatively, you can contact Canada Life directly and a representative will talk you through the steps for signing up. Canada Life will not take banking information over the telephone. You will need to submit this information by mail.

The initial set-up takes one to two weeks. Afterward, deposits should take only one to two days.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	<b>Making Claims</b>	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	----------------------	-------------------	----------

## HEALTH, TRAVEL AND DENTAL CLAIMS

### Health, Travel and Dental

Coordination of Benefits

## LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

## Helpful Tips for Submitting Claims

The steps for making a claim will depend on the eligible expense you are claiming. See the expense below for specific instructions.

If you have a question about a health claim, contact Canada Life at 1 800 957-9777.

### Prescription drugs

#### Paying with Your Pay-Direct Drug Card

- Give your pay-direct drug card to the **pharmacist**.
- The pharmacist will enter the data on your card and your prescription into their system.
- Within seconds, this data is electronically processed, and the system will indicate your portion of the cost.
- You pay for only your portion of the cost.
- Your claim is submitted automatically, which means you do not need to submit a claim form to Canada Life.
- If you also have coverage under your **spouse's** plan, you may use your drug card for that plan too.

#### If You Don't Have Your Pay-Direct Drug Card

- Pay the total cost up-front and ask for a receipt.
- Complete an online claim or submit a paper claim form to Canada Life.

**Note:** Your receipt must show the prescription number and the name of the drug or the Drug Identification Number (DIN).



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	<b>Making Claims</b>	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	----------------------	-------------------	----------

### HEALTH, TRAVEL AND DENTAL CLAIMS

#### Health, Travel and Dental

Coordination of Benefits

### LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

<b>Paramedical practitioners</b> <b>Vision care</b> <b>Out-patient services and supplies</b> <b>Ambulance services</b>	<ul style="list-style-type: none"> <li>• Pay the total cost up-front and ask for a receipt.</li> <li>• Complete an online claim or submit a paper claim form to Canada Life.</li> </ul>
<b>Hospital accommodations</b>	<ul style="list-style-type: none"> <li>• You have no claim form to complete. Simply provide the plan's policy number and your certificate number, which you can obtain from your pay-direct drug card or from Johnson Inc.</li> <li>• The <b>hospital</b> will invoice Canada Life directly.</li> <li>• If you have chosen a private room, the hospital will bill you directly for the portion of your expenses not covered by the plan.</li> </ul>
<b>Private-duty nursing</b>	<ul style="list-style-type: none"> <li>• Obtain written confirmation from your doctor that the service is <b>medically necessary</b>.</li> <li>• Obtain approval from Canada Life prior to receiving any private nursing care.</li> <li>• Once you are receiving nursing care, you must obtain a claim form from Canada Life specifically for this purpose.</li> <li>• Complete the claim form and submit it to Canada Life.</li> </ul>
<b>Medical equipment and supplies</b>	<ul style="list-style-type: none"> <li>• Where applicable, before you incur an expense, ask Canada Life to approve the expense.</li> <li>• Pay the total cost up-front and ask for a receipt.</li> <li>• Complete an online claim or submit a paper claim form to Canada Life.</li> </ul> <p><b>Note:</b> For diabetic supplies, you can simply use your pay-direct drug card.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	<b>Making Claims</b>	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	----------------------	-------------------	----------

### HEALTH, TRAVEL AND DENTAL CLAIMS

#### Health, Travel and Dental

Coordination of Benefits

### LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

<b>Accidental dental treatment</b>	<ul style="list-style-type: none"> <li>• Submit a treatment plan within 180 days of the impact for treatments scheduled to occur more than 180 days following the impact.</li> <li>• Pay the total cost up-front and ask for a receipt.</li> <li>• Complete a claim form. Indicate on the form that the expense is the result of an accident. Canada Life will require details of the accident and possibly X-rays.</li> <li>• Submit the claim form and your receipt to Canada Life.</li> </ul>
<b>Travel</b>	<ul style="list-style-type: none"> <li>• When you travel, be sure to carry your travel assistance card at all times.</li> <li>• If you become ill or injured, you or your representative should immediately call the number on the card.</li> <li>• If a medical provider or <b>hospital</b> bills you directly, send the bill along with your claim form to: Assistance Centre – Claims Department P.O. Box 97, Station A Mississauga, ON L5A 2Y9</li> <li>• You must submit your claim form within 12 months after incurring the expense.</li> <li>• If you have any claim questions or require an out-of-country claim form, please call the Canada Life Customer Care Centre toll free at 1 800 957-9777.</li> </ul> <p><b>Claims for Referrals</b> Before you incur eligible expenses, you must provide Canada Life with:</p> <ul style="list-style-type: none"> <li>• Full details from the <b>physician</b> regarding the treatment, and</li> <li>• A statement from the provincial health plan that describes what it will cover.</li> </ul> <p>After you have incurred an eligible expense and the provincial plan has already paid its portion, complete an online claim or submit a paper claim form for the unpaid portion to Canada Life.</p>



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	<b>Making Claims</b>	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	----------------------	-------------------	----------

### HEALTH, TRAVEL AND DENTAL CLAIMS

#### Health, Travel and Dental

Coordination of Benefits

### LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

#### Dental

- Ask your [dentist](#) if they can bill Canada Life directly.
- If your dentist bills Canada Life directly:
  - Pay only your portion of the cost. You have no claim form to submit.
- If your dentist does NOT bill Canada Life directly:
  - Pay the total cost up-front and ask for a receipt.
  - Complete an online claim or submit a paper claim form to Canada Life.
- For orthodontic treatments, obtain a treatment plan from your dentist and submit it to Canada Life. The plan will pay 50% of the eligible expense up to the maximum, as follows: 30% of the cost at the beginning of the treatment, excluding the diagnostic fee, and the rest on a monthly or quarterly basis depending on how the dentist bills for the services or how you submit receipts. No advance payments will be made.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	<b>Making Claims</b>	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	----------------------	-------------------	----------

## HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

### Coordination of Benefits

## LIFE, ACCIDENT AND DISABILITY

Life and AD&D Claims

Disability Claims

## COORDINATION OF BENEFITS

If you and your **spouse** both have family coverage, you may submit your claims to both plans and get reimbursed for up to 100% of your covered expenses.

The steps to follow will depend on who incurred the expenses:

<b>Your expenses</b>	The CUPE benefits plan is the first payer.
<b>Your spouse's expenses</b>	Your <b>spouse's</b> plan is the first payer.
<b>Your children's expenses</b>	Submit a claim to the plan of the parent whose birthday falls first in the calendar year. For example, if your birthday is March 11 and your spouse's birthday is July 8, submit claims for your <b>children's</b> expenses to the CUPE benefits plan first, and then to your spouse's plan. <b>Be sure to keep copies of your receipts.</b>

## Coordination of Benefits with Pay-Direct Drug Cards

If you and your **spouse** both have family coverage and your spouse has a drug card under their plan, the **pharmacist** can use your CUPE drug card to electronically process claims under both your plan and your spouse's plan, right on the spot.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## HEALTH, TRAVEL AND DENTAL CLAIMS

Health, Travel and Dental

Coordination of Benefits

## LIFE, ACCIDENT AND DISABILITY

### Life and AD&D Claims

Disability Claims

# Life, Accident and Disability

## LIFE AND AD&D CLAIMS

### If You Pass Away

- Someone must inform Johnson Inc. of your death by calling (902) 628-3537 or 1 800 371-9516. A representative will then provide the necessary information and documentation.
- To submit a claim, your beneficiary must complete the applicable claim form and submit it along with proof of death as soon as possible. Johnson Inc. will advise you of all documents that must be submitted. There are important deadlines to be aware of to ensure continuation of coverage for your **dependents**.

### If Your Spouse or Child Passes Away

- Inform Johnson Inc. at (902) 628-3537 or 1 800 371-9516 of your dependent's death. A representative will then provide the necessary information and documentation.

### If You or Your Dependents Suffer a Loss, Other Than Loss of Life, as a Result of an Accident

- Report the claim by calling Johnson Inc. at (902) 628-3537 or, if you are outside the Charlottetown area, 1 800 371-9516. Johnson Inc. will provide you with a claim form and a list of any other required documents.
- Complete and return the claim forms and supporting documents to Johnson Inc. within 30 days of the accident. Your claim will still be valid if it is not reasonably possible for you to provide the written notice or proof within the 30-day deadline. However, you must provide notice or proof no later than one year after the accident.





# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	<b>Making Claims</b>	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	----------------------	-------------------	----------

## HEALTH, TRAVEL AND DENTAL CLAIMS

- Health, Travel and Dental
- Coordination of Benefits

## LIFE, ACCIDENT AND DISABILITY

- Life and AD&D Claims

### Disability Claims

## DISABILITY CLAIMS

Before your sick leave benefits end, call Johnson Inc. at (902) 628-3537 or 1 800 371-9516 to notify them of your disability, even if you are applying for workers' compensation benefits. Be sure to mention the policy number (162618). A representative will then send you the necessary information and forms required to file long-term disability premium waiver and AD&D benefits (where applicable).

- Complete the forms. Your attending **physician** must also complete a portion of the forms.
- Return the completed forms to Johnson Inc. within six months from the end of the qualifying period.

For more detailed step-by-step instructions, see the guide How to apply for long-term disability benefits (available on [mybenefitplan.ca](http://mybenefitplan.ca) or by contacting Johnson Inc. at (902) 628-3537 or 1 800 371-9516).

**Note:** Canada Life reserves the right to request proof of the continuance of **total disability**, and to have you submit to an examination by Canada Life's medical advisors when requested.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

- Welcome
- Benefits At-a-Glance
- Getting Started
- Health, Travel & Dental
- Life, Accident & Disability
- Life Events
- Making Claims
- Forms & Resources**
- Contacts

## FORMS AND DOCUMENTS

### Forms

#### Documents

## Forms and Documents

You can print hard copies of all forms and documents from the benefits website at [mybenefitplan.ca](http://mybenefitplan.ca) or contact Johnson Inc. at (902) 628-3537 or 1 800 371-9516 to request copies.

### FORMS

To enrol for benefits or make a change, such as adding a new dependent	<ul style="list-style-type: none"> <li>• <b>Enrolment form</b></li> <li>• <b>Beneficiary Designation form</b></li> <li>• <b>Medical questionnaire</b></li> </ul>
To submit a health claim	<ul style="list-style-type: none"> <li>• <b>Health Benefits Claim form</b></li> </ul>
To submit a dental claim	<ul style="list-style-type: none"> <li>• <b>Dental Benefits Claim form</b></li> </ul>
To submit an out-of-country expense claim	<ul style="list-style-type: none"> <li>• <b>Statement of Claim Out-of-Country Expenses form</b></li> </ul>
To request coverage for a brand name drug	<ul style="list-style-type: none"> <li>• <b>Canada Life Request for Brand Name Drug Coverage form</b></li> </ul>



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

- Welcome
- Benefits At-a-Glance
- Getting Started
- Health, Travel & Dental
- Life, Accident & Disability
- Life Events
- Making Claims
- Forms & Resources**
- Contacts

## FORMS AND DOCUMENTS

Forms

**Documents**

## DOCUMENTS

For information about the plan and rate changes	<ul style="list-style-type: none"> <li>• <b>Benefits Notices</b> <ul style="list-style-type: none"> <li>- Issued March 2016</li> <li>- Issued March 2015</li> <li>- Issued March 2014</li> </ul> </li> </ul>
For quick reference of your benefits coverage	<ul style="list-style-type: none"> <li>• <b>Benefits At-a-Glance</b></li> </ul>
If you need a print copy of your benefits coverage	<ul style="list-style-type: none"> <li>• <b>CUPE Employee Benefits Booklet</b></li> </ul>
For information about your travel coverage	<ul style="list-style-type: none"> <li>• <b>TravelAssist brochure</b></li> </ul>
For information about confidential services and support resources	<ul style="list-style-type: none"> <li>• <b>Employee Assistance Program at <a href="http://gov.pe.ca/psc/eap/">gov.pe.ca/psc/eap/</a></b></li> </ul>
For information on benefits during retirement	<ul style="list-style-type: none"> <li>• <b>Retiree Benefits Guide</b></li> </ul>
For information on how to apply for LTD benefits	<ul style="list-style-type: none"> <li>• <b>How to apply for long-term disability benefits</b></li> </ul>



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## CONTACTS

### Johnson Inc.

Canada Life

Assured Assistance Inc. –  
Travel Assistance Provider

Employee Assistance  
Program

Trustees

## Contacts

### JOHNSON INC.

Johnson Inc. is your benefits resource and the plan administrator of all your benefits. This means that with respect to your benefits they:

- determine your eligibility for coverage,
- answer your questions,
- keep your records, and
- make sure you receive all necessary documents.

#### *Keep Your Personal Information Up-to-Date*

Don't forget to contact Johnson Inc. if you have a change in your personal information, such as an address or to add or remove a dependent.

They handle claims for disability, AD&D and death benefits. When you call, be sure to specify the applicable policy number:

- Basic life, dependent life and disability: 162618
- Optional life: 162666
- Basic AD&D: AB10232401
- Optional AD&D: OE10232401



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### CONTACTS

#### Johnson Inc.

Canada Life

Assured Assistance Inc. –  
Travel Assistance Provider

Employee Assistance  
Program

Trustees

### When to Contact Johnson Inc.

#### For information about coverage or to make changes

#### To claim disability, AD&D or death benefits

(Does not include inquiries related to claim reimbursements, which should be directed to Canada Life)

#### Johnson Inc.

(902) 628-3537 – Charlottetown area  
1 800 371-9516 – Toll free  
8:30 a.m. – 4:30 p.m., Monday to Friday

Johnson Inc.  
201 Buchanan Drive  
(Buchanan Plaza)  
Charlottetown, PEI C1E 2E4

[PEI@johnson.ca](mailto:PEI@johnson.ca)

[johnson-insurance.com/Members-Only/](http://johnson-insurance.com/Members-Only/)  
(go to the “Members Only” section)

#### For questions about group home and auto insurance or to enrol for these plans

#### Johnson Inc.

Home and Auto – 24/7 Claims Service  
1 844 895-0784

[johnson.ca](http://johnson.ca)

Although Johnson Inc. is the plan administrator, Canada Life insures benefits in the event of disability or natural death, and Chubb Life Insurance Company of Canada (Chubb) insures benefits in the event of a serious accidental injury or accidental death.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### CONTACTS

Johnson Inc.

#### Canada Life

Assured Assistance Inc. –  
Travel Assistance Provider

Employee Assistance  
Program

Trustees

### CANADA LIFE

Canada Life is the plan’s insurer and claim adjudicator for health and dental benefits.

When you call, be sure to specify the policy number (56530 Division 3).

#### When to Contact Canada Life

##### For questions about health and dental claims

##### Canada Life

1 800 957-9777

8:30 a.m. – 4:30 p.m., Monday to Friday

For online claims and benefits information, visit the Canada Life member website. Select “GroupNet for Plan Members” from the left menu to login:

[canadalife.com](http://canadalife.com)

To submit a paper claim form:

Canada Life  
47C Beach Grove Road  
Charlottetown, PEI C1E 1K5



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### CONTACTS

Johnson Inc.

#### Canada Life

Assured Assistance Inc. – Travel Assistance Provider

Employee Assistance Program

Trustees

### Canada Life Online

Managing your health and dental claims is easy when you are registered on Canada Life’s GroupNet for Plan Members’ online secure site – [canadalife.com](http://canadalife.com). Once you’ve registered you can:

- arrange for direct deposit for claims reimbursement,
- submit many of your claims online,
- track your claims and review your claims history,
- get access to personalized information about your coverage,
- get personalized claim forms for paper claim submissions,
- view your benefits booklet and a benefits summary,
- print a copy of your benefits card, and
- access extensive health and wellness content.

### GROUPNET TEXT

Get instant answers to many of your benefit coverage questions with GroupNet Text. Simply text certain keywords like PHYSIO or DENTAL to (204) 289-1667 from your mobile device to access detailed plan information, including:

- coverage details,
- reimbursement amounts,
- benefit maximums, balances, and
- plan and member identification numbers.

### GROUPNET MOBILE APP

Download Canada Life’s free GroupNet Mobile app and access the convenience of GroupNet for Plan Members from your smartphone, including submitting many of your claims online and accessing personalized coverage and claims information right from your phone.



# Benefits Booklet

## ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

### CONTACTS

Johnson Inc.

Canada Life

#### **Assured Assistance Inc. – Travel Assistance Provider**

Employee Assistance Program

Trustees

### **ASSURED ASSISTANCE INC. – TRAVEL ASSISTANCE PROVIDER**

Assured Assistance Inc. is the plan’s travel assistance provider.

When you call, be sure to specify the policy number (335336).

#### **When to Contact Assured Assistance Inc.**

##### **For questions about claims and coverage information**

##### **Assured Assistance Inc.**

In the event of an emergency:  
Toll free: 1 866 530-6024, from Canada or the United States  
Collect: (905) 816-1901

For general inquiries regarding claims or coverage:  
Toll free: 1 800 957-9777 (Canada Life)

To submit a claim form:  
Assured Assistance Inc.  
Assistance Centre – Claims Department  
P.O. Box 97, Station A  
Mississauga, ON L5A 2Y9





# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## CONTACTS

Johnson Inc.

Canada Life

Assured Assistance Inc. –  
Travel Assistance Provider

**Employee Assistance Program**

**Trustees**

## EMPLOYEE ASSISTANCE PROGRAM

The **Employee Assistance Program (EAP)** is designed to help employees experiencing personal problems, which may affect job performance. EAP helps employees solve problems as early as possible before they seriously affect self, family, and work performance.

For information about confidential services and support resources

### Employee Assistance Program (EAP)

Toll free: 1 800 239-3826

[gov.pe.ca/psc/eap/](http://gov.pe.ca/psc/eap/)

## TRUSTEES

To contact the Group Insurance Trust Committee

### Group Insurance Trust Committee

Group Insurance Trust Committee  
c/o Eastern Language School District  
P.O. Box 8600  
Stratford, PEI C1A 8V7

Feedback on the service provided or your experience accessing the service can be directed to the Trustees at the address or phone number listed above.

For more information about the Trustees, see the **Group Insurance Trust Committee** section.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome

Benefits At-a-Glance

Getting Started

Health, Travel & Dental

Life, Accident & Disability

Life Events

Making Claims

Forms & Documents

Contacts

## GLOSSARY

# Glossary

<b>Brain death</b>	Irreversible unconsciousness with total loss of brain function and complete absence of electrical activity of the brain, even though the heart is still beating.
<b>Child/children</b>	<p>Your natural, legally adopted, step or other eligible child* who meets all of the following requirements:</p> <ul style="list-style-type: none"> <li>• unmarried,</li> <li>• not cohabiting in a conjugal relationship with another individual,</li> <li>• totally dependent on you for support and maintenance,</li> <li>• one of the following ages: <ul style="list-style-type: none"> <li>– under age 21,</li> <li>– under age 26 if a full-time student at an accredited post-secondary institution**,</li> <li>– of any age if physically or mentally disabled, but otherwise qualifies under this definition, provided they became disabled while covered by the plan and you provide satisfactory proof that your child is incapable of self-support as a result of the disability***,</li> </ul> </li> <li>• living in Canada, unless a full-time student elsewhere, and</li> <li>• not in the armed forces (except for optional and dependent life insurance coverage).</li> </ul> <p>* The plan can also include the natural or legally adopted child of your common-law spouse and another person, a child who resides with you and is not eligible for publicly provided benefits substantially equivalent to those provided under the plan and in respect of whom you have legal custody or guardianship, and any child who lives with you and is totally dependent on you and/or your spouse for support. Totally dependent means that no support or maintenance of a financial nature is paid or payable on account of this child by an individual other than yourself and/or your spouse and no other individual receives (or would be eligible to receive if application were made) publicly funded benefits or tax credits on account of this child.</p> <p>** Confirmation of enrolment as a full-time student must be provided.</p> <p>*** Proof of your child's continuing disability and incapability of self-support may be required from time to time. Coverage may be terminated if the child becomes capable of self-support.</p>



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

**GLOSSARY**

<b>Civil Service employees</b>	<b>Class 1</b>	<ul style="list-style-type: none"> <li>• Permanent full-time employees</li> <li>• Permanent part-time employees (including provisional and probationary employees) with a guarantee of at least 40% of the normal working hours for at least 6 months</li> <li>• Contract employees for whom benefit eligibility is specified in the employment contract</li> </ul>
	<b>Class 2</b>	<ul style="list-style-type: none"> <li>• Permanent part-time employees (including provisional and probationary employees) with a guarantee of less than 40% of the normal working hours</li> </ul>
	<b>Class 4</b>	<ul style="list-style-type: none"> <li>• Temporary employees after 6 months of continuous employment</li> </ul>
<b>Dentist</b>	A doctor of dental surgery or a doctor of dental medicine licensed to practice and prescribe in the area where services are rendered.	
<b>Dependents</b>	Your eligible spouse and children.	
<b>Earnings</b>	Gross earnings (guaranteed earnings instead for part-time employees), excluding bonuses, overtime and commissions.	



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## GLOSSARY

<b>Hospital</b>	<p>A facility that is licensed to provide active treatment for sick or injured patients. It does not include rehabilitation hospital, mental institution, convalescent hospital or home, an institution used primarily for treatment of a specific illness or disease, a nursing home, a chronic care facility, a home for the aged, a rest home or any other facility that provides similar care. Beds set aside for chronic care in a hospital are not covered.</p> <p><b>Regarding accidental injury or death benefits</b></p> <p>For in-hospital confinement monthly income, hospital means a legally constituted establishment that meets all of the following conditions:</p> <ul style="list-style-type: none"> <li>• operates primarily for the reception, care and treatment of sick, ailing or injured persons as inpatients,</li> <li>• provides 24-hour service by registered or graduate nurses,</li> <li>• has a staff of one or more licensed physicians available at all times,</li> <li>• provides organized facilities for diagnosis and surgical facilities, and</li> <li>• is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.</li> </ul>
<b>Immediate family</b>	<p>“Immediate family” refers to a spouse (or common-law spouse), parents, grandparents, children over age 18, brothers or sisters.</p>



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## GLOSSARY

<b>Life event</b>	<p>Qualifying life event includes:</p> <ul style="list-style-type: none"> <li>• A change in your marital status, either a marriage or common-law relationship, or a divorce or separation,</li> <li>• The birth or adoption of a child,</li> <li>• The death of a dependent, or</li> <li>• The loss of benefits coverage under a spousal program.</li> </ul> <p>If you experience a life event, you have 31 days to register the event and make your benefit changes.</p>
<b>Medically necessary</b>	<p>A service or supply provided or prescribed by a health care professional to prevent, diagnose, or treat an injury, disease, or disability that is:</p> <ul style="list-style-type: none"> <li>• consistent with the treatment of symptom(s) or diagnosed injury, disease, or disability,</li> <li>• not primarily prescribed or provided for convenience,</li> <li>• the most appropriate, safe, and cost-effective service or supply, and</li> <li>• generally recognized as accepted medical practice.</li> </ul> <p>When the plan refers to a health care professional, it means a person who is legally licensed to practice their profession where services are rendered, and includes physicians, pharmacists, dentists, and other professionals as approved by the plan.</p>
<b>Nurse practitioner</b>	<p>A nurse practitioner of medicine who is legally licensed to prescribe drugs and administer medical treatment within the scope of their license.</p>



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## GLOSSARY

<b>Permanently and totally disabled</b>	<p>Under AD&amp;D insurance coverage, permanent and total disabled means that after 365 days from the date of an accident you are completely and irreversibly unable to perform at least two of the six Activities of Daily Living without assistance from another person, as deemed by a Physician and as supported by objective medical evidence.</p> <p>Activities of Daily Living mean the following:</p> <ol style="list-style-type: none"> <li>1) Bathing: Washing oneself by sponge bath; or in either a tub or shower, including the task of getting into or out of the tub or shower.</li> <li>2) Dressing: Putting on and taking off all items of clothing and any required braces, fasteners or artificial limbs.</li> <li>3) Transferring: Moving into or out of a bed, chair or wheelchair.</li> <li>4) Toileting: Getting to and from the toilet, getting on and off the toilet, and performing related personal hygiene.</li> <li>5) Continence: Ability to maintain control of bowel and bladder function; or, when not able to maintain control of bowel or bladder function, the ability to perform related personal hygiene (including caring for catheter or colostomy bag).</li> <li>6) Eating: Feeding oneself by getting food into the body from a receptacle (such as a plate, cup or table).</li> </ol>
<b>Pharmacist</b>	A pharmacist who is legally licensed to prescribe drugs within the scope of their license.
<b>Physician</b>	A doctor of medicine who is legally licensed to prescribe drugs, administer medical treatment, and perform surgery within the scope of their license.
<b>Professional counsellor</b>	A therapist or counsellor who is licensed, registered or certified to provide the applicable treatment or counselling.



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## GLOSSARY

<b>Proof of good health</b>	Medical questionnaire that you must complete to show the status of your health. Depending on your answers, Canada Life can require a medical examination and any other information.
<b>Reasonable and customary</b>	Canada Life reimburses expenses based on Reasonable and Customary charges. Generally this is the lowest of the following: <ul style="list-style-type: none"> <li>• Representative pricing in the area where the treatment is provided.</li> <li>• Prices shown in the applicable professional association fee guide and the maximum prices established by law.</li> </ul>
<b>Spouse</b>	The person to whom you are legally married, or the person of the same or opposite sex with whom you have been living in a common-law relationship for at least 12 months. <p><b>Note:</b></p> <ul style="list-style-type: none"> <li>• Your spouse must live in Canada, unless they are a full-time student elsewhere.</li> <li>• The plan does not cover any spouse in the armed forces (except for optional and dependent life insurance coverage).</li> <li>• The plan covers only one spouse at a time.</li> </ul>



# Benefits Booklet

ACTIVE EMPLOYEES OF LOCALS 1145, 1770, 1775 AND 3260

Welcome	Benefits At-a-Glance	Getting Started	Health, Travel & Dental	Life, Accident & Disability	Life Events	Making Claims	Forms & Documents	Contacts
---------	----------------------	-----------------	-------------------------	-----------------------------	-------------	---------------	-------------------	----------

## GLOSSARY

<b>Totally disabled/ total disability</b>	<p>Under LTD coverage, totally disabled means:</p> <p>During the qualifying period and the following 24 months of disability, illness or injury must render you physically or mentally incapable of performing the essential duties of your normal occupation. If during this period another occupation becomes available for which you are qualified, and you are mentally and physically able to perform the essential duties of this job, you must accept it. Otherwise, benefits will end.</p> <p>After the qualifying period and the following 24 months of disability, illness or injury must render you physically or mentally incapable of being gainfully employed for:</p> <ul style="list-style-type: none"> <li>• any occupation for which you are or may become qualified by education, training or experience, and</li> <li>• any occupation that pays 75% or more of the current monthly earnings for your normal occupation.</li> </ul>
<b>Usual cost</b>	<p>The usual cost of covered services and supplies that are medically necessary to treat an illness, injury or pregnancy.</p> <p>The plan will only cover:</p> <ul style="list-style-type: none"> <li>• the amount that is usually charged for the service or supplies in the area in which the charge is made,</li> <li>• services and supplies that are needed to diagnose or treat an illness, injury or pregnancy and that are recognized by the Canadian Medical Association as effective and appropriate and based on accepted standards of the Canadian health care,</li> <li>• services and supplies that the plan is legally allowed by the government to cover. The plan will not cover services or supplies that are covered by the government plan in the insured person’s home province,</li> <li>• charges for services and supplies that are incurred while the person is insured,</li> <li>• charges for services and supplies for the least expensive treatment that is medically adequate.</li> </ul>