

# ALBERTA SHEET METAL WORKERS

## HEALTH & WELFARE PLAN



January 2018

**To All Plan Participants  
Alberta Sheet Metal Workers  
Health & Welfare Plan**

This information booklet has been prepared to give you an informal summary of the main features of your group insurance program. Please note that this information is in reference to the governing documents of the Plan: Group Policy #901743 (Life, Dependent Life and Long Term Disability) and #903044 (Supplementary Health, Dental and Weekly Income) of The Manufacturers Life Insurance Company, Accidental Death & Dismemberment is covered by Chubb Life Insurance Company of Canada “Chubb Life” (Policy AB10406512), Policy #1056932 (Travel Medical Emergency) through R.S.A. Travel Insurance Inc., and Company Code #646 (Member Family Assistance Program) through Homewood Human Solutions issued to the Trustees of the Alberta Sheet Metal Workers’ Health & Welfare Plan.

Finally, please note that the Healthcare Spending Account (H.S.A.) allocations are self-insured and subject to the discretion of the Trustees from time to time given the financial stability of the Trust Fund and in compliance with CRA Tax Regulations.

This booklet is not an insurance policy, and does not grant or confer any contractual rights. All rights under this program shall be governed by the provisions of the Master Policy and by applicable law.

This booklet is for your reference. Please read it carefully and keep it for future use.

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# Notice Regarding Personal Information

When applying for coverage under the Group Benefit Plan, The Manufacturers Life Insurance Company, RSA Travel Insurance (RSA), Homewood Human Solutions, and the Plan Administrator, Coughlin & Associates Ltd., set up a file with personal information relevant to your benefit coverage under the Plan.

The purpose of this file is to permit the insurance companies listed above and Coughlin & Associates to administer all financial services provided to you and to keep information specific to their business relationship with you. This includes the following:

- 1) Underwriting and financial reporting.
- 2) Claims adjudication and management.
- 3) Internal and external audits.
- 4) Preparation of regulatory and statutory reports.
- 5) Assistance in planning for financial security.

The files are kept in the offices of the Plan Administrator. The Employees of Coughlin & Associates have access to these files when required for insurance purposes.

You have certain rights of access and correction with respect to the information in your file. A request for access or correction must be placed in writing and may be sent to the office of the Plan Administrator Coughlin & Associates Ltd., P.O. Box 764, Winnipeg, Manitoba, R3C 2L4.

# Privacy

Effective January 1, 2004, the federal Personal Information Protection and Electronic Documents Act (PIPEDA) governs the collection, use and disclosure of all personal data by all Canadian commercial organizations. Thus, every transaction involving the handling of personal data (collection, use, transfer, disclosure, storage, accessing, processing, etc.) has to be conducted in accordance with the Act.

In conjunction with the Insurers, Coughlin & Associates Ltd. is committed to respecting your right to privacy and safeguarding your personal information. For more information regarding the Insurers' privacy policies or Coughlin's Privacy Policy, please contact Coughlin & Associates Ltd. directly or via the website [www.coughlin.ca](http://www.coughlin.ca) for Coughlin's Privacy Policy.

## **Access to Plan Documents with respect to Benefits underwritten by Manulife Financial**

You or your covered dependents have the right to request a copy of any or all of the following items:

- the sections of the Group Policy and/or Plan Document that apply to you and your dependents; and
- your application for group benefits; and
- any Evidence of Insurability you submitted as part of your application for benefits.

Manulife Financial reserves the right to charge you for such documentation after your first request.

# Summary of Benefits

## Life Insurance

You are eligible for an amount of insurance equal to \$60,000. The amount of insurance reduces to \$4,000 at age 65 and terminates at age 70 or retirement, whichever occurs first.

Termination of coverage is as outlined under “Termination of Insurance” in the “Eligibility” section.

## Accidental Death and Dismemberment

(underwritten by Chubb Life)

Your coverage is equal to the amount of your Life Insurance coverage.

Termination of coverage is outlined under “Termination of Insurance” in the “Eligibility” section.

## Dependent Life Insurance

Spouse:	\$10,000
Each Child:	\$ 5,000

Termination of coverage is as outlined under “Termination of Insurance” in the “Eligibility” section.

## Weekly Disability Income

This benefit is \$547 per week. Benefits begin on the 1<sup>st</sup> day of a disability due to an accident and on the 8<sup>th</sup> day of a disability due to sickness. The maximum duration of benefits is 52 weeks. This Benefit is integrated with Employment Insurance benefits.

**Note:** This Plan pays benefits during the post-natal recovery period of maternity leave.

This benefit is taxable.

Termination of coverage is outlined under “Termination of Insurance” in the “Eligibility” section.

## Long Term Disability

Your benefit is \$1,500 per month. Your monthly benefit may be reduced subject to the 75% All Source Maximum described under Offsets in the Long Term Disability section later in this booklet.

The qualifying disability period starts when you first become totally disabled and ends after 365 days or the expiration of the Weekly Disability Income Benefit provided under Policy No. 903044 if greater, provided your disability is continuous and **you are under age 60**. If the disability is not continuous, the days you are disabled will be accumulated to satisfy the qualifying disability period provided:

- no interruption is longer than 2 weeks; and
- the disabilities arise from the same or related disease or injury.

This is a taxable benefit for Union Members and a Non-Taxable benefit for Associate Employees.

Termination of coverage is as outlined under “Termination of Insurance” in the “Eligibility” section.

## Supplementary Health Expense

Deductibles ⇒ \$25 per individual, \$50 per family per year

Coinsurance ⇒ 80% of Out of Province and Canada Expenses when incurred on a referral basis  
⇒ 80% of Prescription Drug expenses  
⇒ 100% of all other eligible expenses in excess of the deductible are paid by Manulife Financial  
⇒ Note Plan maximums will apply

### Plan Maximums

Prescription Drug ⇒ \$25,000 per family per benefit year  
⇒ \$1,000 per benefit year per insured individual for Viagra and all other erectile dysfunction drugs  
⇒ \$2,500 lifetime maximum per individual for fertility drugs and treatment

Paramedical Services

(excluding

Physiotherapy) ⇒ \$500 per person per benefit year per practitioner

Physiotherapy ⇒ \$700 per person per benefit year

Other Eligible

Expenses ⇒ Unlimited (note maximums will apply)

Vision Care ⇒ \$300 per person in any period of 24 consecutive months (12 consecutive months for individuals under age 18 years of age) are covered. Eye examinations to a maximum benefit of \$70 per person in any period of 24 consecutive months are covered  
⇒ \$1,500 every 10 years for Laser Eye Surgery

Smoking

Cessation Aids ⇒ \$500 per person per lifetime

The following expenses are not subject to the deductible:

- hospitalization in Canada; and
- hospitalization or medical treatment required due to emergency non-elective reasons when incurred outside your province of residence.

Benefit Year means the period starting July 1<sup>st</sup> and ending June 30<sup>th</sup>.

Termination of coverage is as outlined under “Termination of Insurance” in the “Eligibility” section.

**Dental Expense**

Deductibles ⇒ Nil

Coinsurance ⇒ 90% for Minor Services  
50% for Major Services  
50% for Orthodontics

Fee Guide

The current Fee Guide is considered to be the 1997 Alberta Dental Association Fee Guide for General Practitioners or Specialists plus inflationary adjustment, to date, as determined by Manulife Financial.



Maximum Benefit per Individual

Orthodontics ⇒ \$2,000 Lifetime Maximum

All Other Expenses ⇒ \$3,000 per Benefit Year

Benefit Year means the period starting July 1<sup>st</sup> and ending June 30<sup>th</sup>.

Termination of coverage is as outlined under “Termination of Insurance” in the “Eligibility” section.

**Travel Medical Emergency (TME)**

For emergency treatment & coverage while traveling outside of Province of residence.

Deductible..... nil  
Maximum Duration.....60 days  
(top up insurance available for longer period of travel)  
Maximum Benefit ..... \$5,000,000/person/trip  
Coverage Ceases .....no later than age 75  
Active Insured Members and Associates  
age 70 to 74, and all Insured Retirees  
(including Dependents) .....subject to pre-existing 90 day  
treatment free stability clause

Please refer to **Travel Medical Emergency** section for complete details.

**Member Family Assistance Program (EFAP)**

Benefit..... 12 sessions (1 hour)/individual/  
calendar year via Homewood Human Solutions

Please refer to **Member Family Assistance Program** section for complete details.

**Healthcare Spending Account**

Reimbursement .....100% of eligible expenses  
limited to H.S.A. account balance  
Eligibility ..... All Members provided they are in continuous  
Good standing with the Union

Please refer to **Healthcare Spending Account** section for complete details.

**Retiree Health Benefit Program**  
(Supplementary Health, Vision, Dental, EFAP, and TME)

Eligibility .....Retired Members (and Spouses) in good standing  
who have been insured in the Plan  
for 15 consecutive years prior to retirement  
(subject to monthly self-payments, also TME coverage  
subject to 60 day duration and pre-existing  
90 day treatment free stability clause)

Coverage Ceases .....Upon the “Retired Member” attaining age 75

Please refer to **Provision for Self-Pay by a Member** in the **Eligibility** section for more details.

# General Information

The Group Insurance is administered by a Board of Trustees representing the Alberta Sheet Metal Workers' Health and Welfare Plan and employers participating in the Plan. Such employers are called "Contributing Employers" in this handbook.

An account is kept by the Administrator of the Fund for each member which shows hours worked for a Contributing Employer for which contributions have been made for the purchase of group insurance. This account is called an Hour Bank Account.

Each month 140 hours will be deducted from your Hour Bank Account. The number of hours in your Hour Bank Account may never exceed 1,680 hours (enough to provide 12 months of coverage even though you acquire no hours during that period). Excess hours over this amount will be credited to the general reserves of the Fund.

## Changes in Insurance

If a Member's benefit coverage changes because of an amendment to the Plan, or because of a change in their age, class, dependant status, etc., the new benefits become effective on the date the change affecting the benefits occurs.

When a change results in increased benefits, the Member must be actively at work (for an eligible Employer) to be eligible for the new benefits. If he/she is not actively at work for an eligible Employer on the date the new benefits would otherwise become effective, the change will not become effective until he/she returns to work for an eligible Employer. Increased benefits for a dependant confined in hospital on the dates the new benefits would otherwise become effective do not become effective until he or she is released from the hospital. In any case, payment for services and supplies received before the date of an increase in benefits will always be based on plan benefits in effect before the change.

# Eligibility

## Who May Be Insured

This Plan is for members of the Alberta Sheet Metal Workers' Health and Welfare Plan who work for Contributing Employers and includes the following:

1) Union Members

Union Members are members of Local Union 8 participating in the Alberta Sheet Metal Workers' Health and Welfare Plan and for whom an employer is obligated to make contributions to the Fund.

2) Associate Employees \*

Associate Employees are:

- (a) Any salaried office or employees of the Local for whom coverage under this Plan has been approved by the Trustees.
- (b) Any employee of the Trustee for whom coverage under this Plan has been approved by them.
- (c) Any other employee of certain employers for whom coverage under this Plan has been approved by the Trustees.
- (d) Employees of the Sheet Metal Workers Retirement Trust Fund

*\* Only Associate Employees who work a minimum of 20 hours per week may become eligible for benefits.*

3) Trustees of the Alberta Sheet Metal Workers' Health and Welfare Plan may also become eligible for benefits.

## When Union Members Become Insured Initially

### Union Member

You and your eligible dependents will become insured for Health, Vision, Dental, Weekly Income, MFAP, and Travel Medical Emergency on the

first day of the month following receipt of 260 hours in your Hour Bank Account, provided you are actively at work or available for work on the day you would ordinarily become insured. Should you not be working or available for work on the day your insurance would ordinarily start, the insurance for you and your dependents will be delayed until you return to work or are available for work.

\* You will become insured for Life, Dependent Life, AD&D, and Long Term Disability on the first day following 260 hours have been worked

### Associate Employee

Provided you work at least 20 hours per week, you and your eligible dependents will become insured on the first day of the month following receipt of 2 months of contributions from a Contributing Employer on your behalf.

### **Provision for Self-Pay by a Member**

If at the end of any given month, a member insured under this policy fails to meet the required monthly coverage cost as determined by the rules of the Trust Fund, such member will be notified by the Administrator before his insurance is terminated and given the opportunity of contributing the necessary amount of money so that he may continue to be insured.

Provided the member continues to be in good standing with the Union, self-payments may be made on the following basis:

- 1) Active Union Members may make monthly payments equal to the coverage costs at which point coverage ceases for the following insurance benefits:
  - for Life Insurance and AD&D – amount of coverage reduces at age 65, and upon retirement coverage is limited to the depletion of Hour Bank (if any), but in no event does coverage go beyond attainment of age 70.
  - For Dependent Life Insurance – coverage can be extended to the earlier of attaining age 65, retirement or maximum self-pay duration (up to 24 consecutive months).
- 2) Active Union Members may make monthly payments equal to the coverage costs for a maximum of 6 consecutive months for Long Term Disability and Weekly Disability Income benefits, but not beyond age 60 for Long Term Disability only.

- 3) Disabled Union Members who have been declined for Waiver of Life and Accidental Death & Dismemberment insurance premiums may self-pay their Life Insurance to attainment of age 70, their Dependent Life Insurance to the earlier of attainment of age 65, retirement, or 24 consecutive months, and their Accidental Death and Dismemberment to the earlier of attainment of age 70, retirement, or 24 consecutive months, provided they continue to be disabled.
- 4) Active and retired Union members may make monthly payments equal to the coverage costs to the earlier of attainment of age 65 or 24 consecutive months with respect to the Supplementary Health and Dental Expense benefits only.
- 5) Union Members and Associate Employees receiving Long Term Disability benefits provided under Policy No. 901743 may make self-payments to maintain their Supplementary Health (including Travel Medical Emergency and Member Family Assistance Program to age 65) and Dental Expense coverage only. (This is the only time Associate Employees may make self-payments).

For Disabled Union Members (on or after July 1, 2004) and Associate Employees (on or after January 1, 2008), following 6 consecutive months of disability, the Plan will assume the applicable premium costs for Supplementary Health (including Travel Medical Emergency and Member Family Assistance Program to age 65) and Dental Expenses coverage to the earlier of 10 consecutive years, age 65, or recovery.

This provision is subject to be reviewed from time to time and it may change at the discretion of the Board of Trustees due to the financial stability of the Plan.

- 6) Active Union members may make payments equal to the coverage costs to the earlier of the attainment of age 65, retirement, or 24 consecutive months with respect to Travel Medical Emergency.
- 7) Active Union members may make payments equal to the coverage costs to the earlier of the attainment of age 65, retirement, or 24 consecutive months with respect to Member Family Assistance Program.
- 8) Retired Union Members who have been insured in the Plan for 15 consecutive years prior to retirement and have depleted (run down) their accumulated Hour Bank account, are eligible to participate in the Retiree Health Benefit Program. A monthly self-payment is

required (amount may vary subject to annual review by the Trustees) and coverage will not be extended beyond attainment of age 75 for eligible Retired Members (also eligible spouse noting coverage ceases when Member attains age 75). Coverage will include the Supplementary Health Benefit, Visioncare, Emergency Travel Accident protection (subject to 60 day duration and 90 day treatment fee stability clause), Dental, and Employee Family Assistance Program. There is no benefit coverage for Life Insurance, AD&D, nor Disability.

### **Reinstatement for Union Members only**

If your insurance has previously terminated because of insufficient hours in your Hour Bank Account, you will again become insured on the first day of the month following receipt of 140 hours in your Hour Bank Account within a 6 calendar month period. If your insurance has not been reinstated during this period, your insurance will be reinstated on the first of the month following receipt of 260 hours in your Hour Bank Account. If your insurance is not reinstated within a 6 calendar month period, any hours in your Hour Bank account will be forfeited.

Should you not be working or available for work on the day your insurance would ordinarily become reinstated, the insurance for you and your dependents will be delayed until you return to work or are available for work.

If upon termination of your Group Life Insurance you converted it in accordance with the section "Conversion Privilege", it would be necessary for you to submit evidence of insurability satisfactory to the Insurer before again becoming insured for Group Life Insurance.

### **Termination of Insurance for Union Members**

The insurance for you and your eligible dependents will terminate:

- 1) The last day of the month in which you have less than 140 hours in your Hour Bank Account. (You may however, arrange to have your coverage continued on a contributory basis. See Self-Pay Provision above).
- 2) The date you cease to be a Member of the Union.

- 3) The earlier of the date that you attain age 70, retirement (following depletion of Hour Bank Account and 24 months self-pay period) for Life and Accidental Death & Dismemberment coverage.
- 4) The date you attain age 65 or earlier retirement (following depletion of Hour Bank and 24 month self-pay period) for Dependent Life Insurance coverage only.
- 5) The date you attain age 60 or earlier retirement for Long Term Disability only.
- 6) The date you retire and exhaust your Hour Bank Account for Supplementary Health and Dental coverage only.
- 7) The date you retire for Weekly Disability Income coverage only.
- 8) If you enter Military Service.
- 9) If the Group Policy Terminates.
- 10) The date you attain age 75 or early retirement for Travel Medical Emergency.
- 11) The date you retire for Member Family Assistance Program.
- 12) The date the Insured Retired Member attains age 75 for the Retiree Health Benefit Program.

A dependent's coverage will also terminate when he/she is no longer an eligible dependent.

### **Termination of Insurance for Associate Employees**

- 1) The earlier of your retirement or the date your employment ceases, or attainment of age 75, for Supplementary Health Expense, Dental, Member Family Assistance Program, and Weekly Disability Income coverage's only.
- 2) The earlier of the date you attain age 70, retirement, or date your employment ceases for Member Life Insurance, Accidental Death and Dismemberment, and Travel Medical Emergency coverage only.



- 3) The earlier of the date you attain age 65, retirement, or date your employment ceases for Dependent Life Insurance.
- 4) The earlier of the date you attain age 60, retirement, or date your employment ceases for Long Term Disability only.
- 5) If you enter Military Service.
- 6) If the Group Terminates.

A dependent's coverage will also terminate when he/she is no longer an eligible dependent.

### **Eligible Dependents**

- 1) Unmarried children who are under age 21, or under age 25 if attending an accredited school, college, or university as a full time student. Dependent children must be dependent on you for support and not employed at a regular full-time job. With respect to Dependent Life Insurance, dependent children must be at least 24 hours of age.
- 2) Functionally impaired children who are totally dependent upon you for support. For the purpose of this plan, functionally impaired shall mean an unmarried person who was insured as a dependent prior to becoming functionally impaired and who is wholly dependent upon you for support and maintenance within the terms of the Income Tax Act.
- 3) A child of your spouse provided he/she is also your biological child or your spouse is living with you and has custody of the child.
- 4) Your spouse as the result of a valid civil or religious ceremony, or a person whose common-law relationship with you has existed for a minimum period of 12 consecutive months immediately prior to the date on which a claim arose.
- 5) Divorced or separated spouses (with or without a court order or separation agreement) are not eligible for coverage.

If a dependent is confined for medical care or treatment in any institution or a home when coverage would normally start, the dependent will not be covered until given a final release by the doctor from all such confinement. No one will be eligible as a dependent while covered as a member or while in military service.

# Member Life Insurance

In the event of your death while insured, the amount of your Life Insurance is payable to your beneficiary. You may change your beneficiary at any time through written notice to your Employer, subject to any policy or legal limitations.

You should review your beneficiary designation to be sure that it reflects your current intent.

## Waiver of Premium for Disability

If you become totally disabled and, i) qualify for Long Term Disability benefits under this plan or ii) become totally disabled for at least 6 consecutive months before attaining age 65, your Life Insurance will be continued free of charge until you cease to be totally disabled or you reach age 70, whichever occurs first.

Totally Disabled, for the first 24 consecutive months of waiver of premium, shall mean the member is incapacitated to the extent that the member is not able to perform any and every duty of the member's occupation or employment. After such 24 months, Totally Disabled shall mean the member is incapacitated to the extent that the member is not able to perform any and every duty or any occupation or employment for which the member is reasonably qualified by education, training or experience.

Such incapacity must result from a medically determinable physical or mental impairment. You must submit proof of your continuing disability as may be required by the Insurer.

**Note:** In order to qualify for the Waiver of Premium benefit you must notify Manulife Financial of your disability within one (1) year of your last active day at work, and must furnish proof of your disability satisfactory to the Insurer within 18 months of that last active working day.

## Conversion Privilege

If your Group Benefits terminate or reduce, you may be eligible to convert your Member Life Insurance coverage to an individual policy, without medical evidence. Your application for the individual policy along with the first monthly premium must be received by Manulife Financial within 31 days of the termination or reduction of your Member

Life Insurance. If you die during this 31-day period, the amount of Member Life Insurance available for conversion will be paid to your beneficiary or estate, even if you didn't apply for conversion.

For more information on the conversion privilege, please see your Plan Administrator. Provincial differences may exist.

# Dependent Life Insurance

In the event of the death of your spouse and/or dependent children while insured, the amount of Dependent Life Insurance is payable to you.

## Conversion Privilege

If your spouse's insurance terminates, you may be eligible to convert the terminated insurance to an individual policy, without medical evidence. Your application for the individual policy, along with the first monthly premium, must be received by Manulife Financial, within 31 days of the termination date. If your spouse dies during this 31-day period, the amount of spousal Life Insurance available for conversion will be paid to you, even if you didn't apply for conversion. If you reside in the province of Quebec and if your dependent child's insurance terminates, you may be eligible to convert the terminated insurance as outlined above by the Conversion Privilege for spousal coverage.

For more information on the conversion privilege, please see your Plan Administrator. Provincial differences may exist.

## Waiver of Premium Benefit

If while insured for this coverage, you become disabled and qualify for the Waiver of Premium Benefit under your Life Insurance coverage, the Insurer will also waive the payment of your Dependent Life Insurance premiums.

Your entitlement to Waiver of Premium Benefit ceases on the earlier of a) the date your Waiver of Premium for Life Insurance ceases, or b) the date the policy or this coverage terminates.

# Member Accidental Death and Dismemberment

## Coverage

The plan offers you full 24-hour protection against accidents, on or off the job, on business, on vacation, at home, regardless of your health history.

## Eligibility

All active eligible members under age 70.

## Benefit Amount

You are entitled to the Principal Sum or a portion thereof, as outlined in the Highlight of Benefits section. The amount of benefit depends on the loss suffered by you and is limited to the percentage of the Principal Sum shown in the Schedule of Losses.

## Waiver of Premium Benefit

If while insured for this coverage, you become disabled and qualify for the Waiver of Premium Benefit under your Life Insurance coverage, the Insurer will also waive the payment of your Dependent Life Insurance premiums.

Your entitlement to Waiver of Premium Benefit ceases on the earlier of a) the date your Waiver of Premium for Life Insurance ceases, or b) the date the policy or this coverage terminates.

## Schedule of Losses

### Accidental Death & Dismemberment

If such injuries shall result in any one of the following specific losses within 1 year from the date of the accident, Chubb Life will pay the percentage of the benefit amount, based on the amount stated under the benefit amount section, however, that not more than one (the largest) of such benefits shall be paid with respect to injuries resulting from one accident.

## Percentage of Benefit Amount

Loss of Life.....	100%
Loss of Entire Sight of Both Eyes.....	100%
Loss of One Hand and One Foot.....	100%
Loss of Use of One Hand and One Foot.....	100%
Loss of One Hand and Entire Sight of One Eye.....	100%
Loss of One Foot and Entire Sight of One Eye.....	100%
Loss of Speech and Hearing in Both Ears.....	100%
Brain Death.....	100%
Loss of Both Arms, Both Hands, Both Legs or Both Feet.....	200%
Loss of Use of Both Arms, Both Hands, Both Legs or Both Feet.....	200%
Quadriplegia.....	200%
Paraplegia.....	200%
Hemiplegia.....	200%
Loss of One Arm or One Leg.....	75%
Loss of Use of One Arm or One Leg.....	75%
Loss of One Hand or One Foot.....	75%
Loss of Use of One Hand or One Foot.....	75%
Loss of Entire Sight of One Eye.....	75%
Loss of Speech or Hearing in Both Ears.....	75%
Loss of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Use of Thumb and Index Finger of Same Hand.....	33 1/3%
Loss of Four Fingers of Same Hand.....	33 1/3%
Loss of Hearing in One Ear.....	33 1/3%
Loss of All Toes of Same Foot.....	25%

"Loss" shall mean with respect to hand or foot, the actual severance through or above the wrist or ankle joint; with respect to arm or leg, the actual severance through or above the elbow or knee joint; with respect to eye, the total and irrecoverable loss of sight; with respect to speech, the total and irrecoverable loss of speech which does not allow audible communication in any degree; with respect to hearing, the total and irrecoverable loss of hearing which cannot be corrected by any hearing aid or device; with respect to thumb and index finger or four fingers, the actual severance through or above the metacarpophalangeal joints of the same hand (the joints between the fingers and the hand); with regard to toes, the actual severance through or above the metatarsophalangeal joints (the joints between the toes and the foot) of the same foot. If an Insured Person suffers complete severance of a hand, foot, arm or leg as described above, then Chubb Life will pay the amount specified in the Schedule of Losses even if the severed limb is surgically reattached, whether successful or not.

"Loss" as used with reference to quadriplegia (paralysis of both upper and lower limbs), paraplegia (paralysis of both lower limbs), and hemiplegia (total paralysis of upper and lower limbs of one side of the body), means the complete and irrecoverable paralysis of such limbs, provided such loss of function is continuous for 180 consecutive days and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

"Loss of Use" shall mean the total and irrecoverable loss of function of an arm, hand, foot, leg or thumb and index finger of the same hand provided such loss of function is continuous for 12 consecutive months and such loss of function is thereafter determined on evidence satisfactory to Chubb Life to be permanent.

"Brain Death" means irreversible unconsciousness with total loss of brain function; and complete absence of electrical activity of the brain, even though the heart is still beating.

Quadriplegia, Paraplegia, Hemiplegia and Loss of Use losses are subject to an all policies combined maximum Benefit Amount of \$1,000,000.

### **Repatriation Benefit**

When injuries result in loss of life of an Insured Person outside 50 kilometers from their city of permanent residence or outside Canada and the loss of life occurs within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial and shipment of the body to the city of residence of the deceased, but not to exceed \$15,000.

### **Rehabilitation Benefit**

When injuries result in a payment being made by Chubb Life under any benefit excluding the Loss of Life Benefit, Chubb Life will also pay the reasonable and necessary expenses actually incurred up to a limit of \$15,000 for special training of an Insured Employee provided:

- such training is required because of such injuries and in order for an Insured Employee to become qualified to engage in an occupation in which he or she would not have been engaged except for such injuries;
- expenses are to be incurred within 2 years from the date of the accident;

- no payment will be made for ordinary living, travelling, or clothing expenses.

## **Family Transportation Benefit**

When injuries result in an Insured Person confinement as an in-patient in a hospital outside 50 kilometers from an Insured Person's city of permanent residence or outside Canada and requires personal attendance of a "Member of the Immediate Family" as recommended by the attending physician, in writing, Chubb Life will pay for the expense incurred by the member of the family, for the transportation by the most direct route by a licensed common carrier to an Insured Person, while confined, but not to exceed \$15,000.

"Member of the Immediate Family" means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, or son-in-law or daughter-in-law.

## **Spousal Occupational Training Benefit**

When injuries result in a payment being made by Chubb Life under the Loss of Life Benefit, Chubb Life will pay in addition the expenses actually incurred, within 365 days from the date of the accident, by the spouse of an Insured Employee for a formal occupation training program for the purpose of specifically qualifying such spouse to gain active employment in an occupation for which the spouse would otherwise not have sufficient qualifications. The maximum payable hereunder is \$15,000.

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

In the event an Insured Person sustain an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and such injury subsequently requires the use of a wheelchair to be ambulatory, Chubb Life will pay the reasonable and necessary expenses actually incurred within 365 days from the date of the accident for:

- the one-time cost of alterations to an Insured Person's principal residence to make it wheelchair accessible and habitable; and
- the one-time cost of modifications necessary to a motor vehicle utilized by an Insured Person to make the vehicle accessible or driveable for an Insured Person.



Benefit payments herein will not be paid unless:

- home alterations are made by a person or persons experienced in such alterations and recommended by a recognized organization, providing support and assistance to wheelchair users; and
- vehicle modifications are carried out by a person or persons with experience in such matters and modifications are approved by the Provincial vehicle licensing authorities.

The maximum payable under both items 1 and 2 shall be 10% of an Insured Person's Principal Sum amount to a maximum of \$50,000.

### **Day Care Benefit**

If an Insured Person suffers a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy a Day Care Benefit equal to the reasonable and necessary expenses actually incurred, subject to the lesser of 5% of an Insured Person's Principal Sum amount or a maximum of \$5,000 per year, on behalf of any dependent child who is enrolled in a legally licensed day care centre on the date of the accident or who enrolls in a legally licensed day care centre within 365 days following the date of the accident.

The "Day Care Benefit" will be paid each year for 4 consecutive years, but only upon receipt of satisfactory proof that a child is enrolled in a legally licensed day care centre.

"Dependent Child" means the Employee's eligible unmarried natural, legitimate, illegitimate, adopted, step child or common law child who is principally dependent on the Employee or the Employee's Spouse for financial support.

### **Special Education Benefit**

If an Insured Person suffers a loss of life in a covered accident while the policy is in force, Chubb Life will pay, in addition to all other benefits payable under the policy, a Special Education Benefit up to 5% of an Insured Person's Principal Sum amount, (subject to a maximum of \$5,000 per year), on behalf of any dependent child who, on the date of the accident, is enrolled as a full-time student in any post-secondary institution of higher learning or was at the 12<sup>th</sup> grade level and subsequently enrolls as a full-time student in any post-secondary

institution of higher learning within 365 days following the date of the accident.

The "Special Education Benefit" is payable annually for a maximum of 4 consecutive annual payments but only if the dependent child continues his or her education as a full-time student in an institution of higher learning.

### **Bereavement Benefit**

When injuries covered by the policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the reasonable and necessary expenses actually incurred by the spouse and dependent children of an Insured Person for up to 6 sessions of grief counseling, by a "Professional Counsellor", subject to a maximum of \$5,000.

"Professional Counsellor" means a therapist or counsellor who is licensed, registered or certified to provide such treatment.

### **In-Hospital Confinement Monthly Income Benefit**

In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, excluding the Loss of Life Benefit, and an Insured Person is hospital confined as an in-patient and is under the care of a legally qualified and registered physician or surgeon other than himself or herself, Chubb Life will pay for each full month, 1% of an Insured Person's Principal Sum amount, subject to a maximum amount of \$2,500, or 1/30 of such monthly benefit for each day of partial month, retroactive to the 1st full day of such confinement but not to exceed 365 days in the aggregate for each period of hospital confinement.

"Hospital" as used herein means a legally constituted establishment which meets all of the following requirements: (1) operates primarily for the reception, care and treatment of sick, ailing or injured persons as in-patients; (2) provides 24 hour a day nursing service by registered or graduate nurses; (3) has a staff of one or more licensed physicians available at all times; (4) provides organized facilities for diagnosis and surgical facilities; and (5) is not primarily a clinic, nursing home or convalescent home or similar establishment nor, other than incidentally, a place for alcoholics or drug addicts.

"In-Patient" means a person admitted to a hospital as a resident or bed-patient and who is provided at least one day's room and board by the

hospital.

### **Cosmetic Disfigurement Benefit**

If an Insured Person suffers a third degree burn due to an accident, Chubb Life will pay a percentage of the Principal Sum depending on the area of the body which was burned according to the following table, subject to a maximum benefit payable of \$25,000:

Body Part	% of Principal Sum Payable
Face, Neck, Head	10%
Hand & Forearm	25%
Either Upper Arm	15%
Torso (Front or Back)	35%
Either Thigh	10%
Either Lower Leg (below knee)	25%

In the event of a 50% surface burn, the % of benefit is reduced by 50%. This table only represents the maximum percent of the Principal Sum payable for any one accident. If the Insured suffers burns in more than one area as a result of any one accident, benefits will not exceed a maximum of \$25,000.

### **Seat Belt Benefit**

In the event an Insured Person sustains an injury which results in a payment being made under the Schedule of Losses, an Insured Person Principal Sum amount will be increased by 10% to a maximum of \$25,000 if, at the time of the accident, an Insured Person was driving or riding in a vehicle and wearing a properly fastened seat belt. Due proof of seat belt use must be provided as part of the written proof of loss.

“Vehicle” means a private passenger car, station wagon, van, or jeep-type automobile. “Seat Belt” means those belts that form a restraint system.

## **Identification Benefit**

In the event accidental loss of life is sustained by an Insured Person not less than 150 kilometers from an Insured Person's normal place of residence and identification of the body by a "Member of the Immediate Family" has been requested by the police or a similar governmental authority, Chubb Life will reimburse the reasonable expenses actually incurred by such member for:

- transportation by the most direct route to the city or town where the body is located; and
- hotel accommodation in such city or town, subject to a maximum duration of 3 days.

The reimbursement of such expenses incurred is subject to the accidental Loss of Life benefit being subsequently payable in accordance with the terms of the policy following the identification of the body as an Insured Person. The maximum amount payable will not exceed \$15,000 for all such expenses.

Payment will not be made for board or other ordinary living, travelling or clothing expenses, and transportation must occur in a vehicle or device operated under a license for the conveyance of passengers for hire.

"Member of the Immediate Family" means spouse, parent or stepparent, child or stepchild, brother or sister, stepbrother or stepsister, brother-in-law or sister-in-law, mother-in-law or father-in-law, and son-in-law or daughter-in-law.

## **Exposure and Disappearance**

Loss resulting from unavoidable exposure to the elements shall be covered to the extent of the benefits afforded an Insured Person. If the body of an Insured Person has not been found within 1 year of disappearance, stranding, sinking or wrecking of the conveyance in which an Insured Person was riding at the time of the accident, it shall be presumed, subject to all other conditions of the policy, that an Insured Person suffered a loss of life resulting from bodily injuries sustained in the accident covered under the policy.

## **Conversion Privilege**

On the date of termination of employment or during the 31-day period following termination of employment, an Insured Person may convert his or her insurance to an individual ACCIDENTAL DEATH and DISMEMBERMENT only insurance policy of Chubb Life. The individual policy will be effective either as of the date that the application is received by Chubb Life or on the date that coverage under the group policy ceases, whichever occurs later. The premium will be the same, as a person would ordinarily pay when applying for an individual policy at that time. Application for an individual policy may be made at any office of Chubb Life. The amount of insurance benefit converted shall not exceed that amount issued during employment up to an all policies combined maximum of \$200,000. The individual policy will cover ACCIDENTAL DEATH and DISMEMBERMENT only.

**Benefits payable under this section will be limited to only one (1) policy in the event the benefits are contained in two (2) or more policies issued to the Policyholder by Chubb Life** (not applicable to the Schedule of Losses, Exposure and Disappearance and Conversion).

## **Recurrent Disabilities**

When an Insured Employee becomes totally disabled again from the same or related causes within 6 months of cessation of the Waiver of Premiums, then all such recurrences will be considered a continuation of the same disability and Chubb Life will waive the 6 months qualification period.

If the same disability recurs more than 6 months after cessation of the Waiver of Premiums, such disability will be considered a separate disability. Two disabilities which are due to unrelated causes are considered separate disabilities if they were separated by a return to work of at least one 1 day.

**“Totally Disabled or Total Disability”** with respect to Waiver of Premium means disability resulting from injury or sickness which prevents engagement in an Insured Employee’s regular occupation for 6 consecutive months.

## Funeral Benefit

When injuries covered by this policy result in loss of life of an Insured Person within 365 days from the date of the accident, Chubb Life will pay the actual expense incurred for preparing the deceased for burial or cremation but shall not exceed \$5,000.

The plan does not cover any loss, which is the result of:

- 1) Intentionally self-inflicted injuries, suicide or any attempt thereat, while sane or insane.
- 2) Declared or undeclared war or any act thereof.
- 3) Travel or flying in an aircraft owned or leased by the Policyholder, an Insured Person or a member of an Insured Person's household, or aircraft being used for any test or experimental purpose, firefighting, power line inspection, pipeline inspection, aerial photography or exploration.
- 4) Losses occurring while an Insured Person is serving on full-time active duty in the Armed Forces of any country or international authority (any premium paid to be returned by Chubb Life pro-rata for any such period of full-time active duty);
- 5) Travel or flight in any vehicle or device for aerial navigation; except to the extent such travel or flight is provided in the "Hazards Insured Against" section of the Accidental Death & Dismemberment portion of the policy.

## How to Claim

**Note:** In the event of a claim, notice of claim must be given to Chubb Life within 30 days from the date of the accident and subsequent proof of claim must be submitted to Chubb Life within 90 days from the date of the accident. A claim form can be obtained from the benefits administrator.

# Weekly Disability Income

In the event you become totally disabled due to an injury or sickness, you will receive a disability benefit provided you are under the continual treatment of a qualified and licensed physician.

Benefits for any one disability are payable from the 1<sup>st</sup> day of disability for injury resulting from an accident and the 8<sup>th</sup> continuous day of disability for sickness. Your benefit will be payable for not more than fifty-two (52) weeks during any one period of disability.

If following a period of disability, you return to active work for at least two weeks, a recurrence of this disability will be considered a new period of disability.

## Offsets to Benefits

This benefit provides for an “Employment Insurance (E.I.) Integration” provision whereby:

- The first one (1) week of disability will be covered by the Plan. The Plan Administrator will advise you to apply for E.I. Disability benefits during the initial week.
- Weeks 2 to 16 will be covered by E.I. if available, or by the Plan if E.I. is not available.

Furthermore, the Amount payable to you under this benefit is calculated by deducting from your benefit income or benefits payable under any plan or program or any government including any plan or program established pursuant to a provincial automobile act but excluding Canada or Quebec Pension Plan benefits.

## Exclusions

Benefits are not payable for:

- disability resulting from intentionally self-inflicted injuries unless medical evidence establishes that the injuries are related to a mental health illness;
- disability arising from voluntary participation in a war, riot, or insurrection;

- any portion of disability, or portion thereof, during any leave of absence (including maternity leave) as defined in the General Provisions section of this booklet, except where benefits are provided during the post-natal recovery period of maternity leave;
- for the portion of a period of disability during which you are imprisoned in a penal institution or confined in a hospital or similar institution as a result of criminal proceedings;
- for the portion of a period of disability during which the member is not under treatment by a physician;
- for the portion of a period of disability during which the member is eligible to receive benefits under any Workers' Compensation Law or any similar law; unless due proof is submitted to the Insurer that the member has been disqualified for such benefits.

## **Subrogation**

If you are entitled to recover compensation for the loss of income from a third party as a result of the incident which caused or contributed to the disability, for which benefits are paid or payable, the Insurer will be subrogated to all your rights of recovery for loss of income, to the extent of the sum of benefits paid or payable by the Insurer. You shall execute such documents as required by the Insurer.

In the event you provide proof to the Insurer that you have not recovered full compensation for the loss of income, the Insurer shall determine the proportion of damages actually recovered and share pro rata in that amount.

Should you choose to settle the matter prior to judicial determination, it is understood that the sum reached in settlement will be deemed to be full compensation for loss for loss of income, and the Insurer's right of subrogation will apply.

The term compensation shall include any lump sum or periodic payments which you receive or are entitled to receive an account of past, present or future loss of income.



# Long Term Disability Income

## Member Long Term Disability Benefits

In the event that you become totally disabled for the required period of time known as the Qualifying Disability Period and you are under the continual treatment of a legally qualified physician deemed appropriate by the Insurer, you will receive a monthly income benefit.

Qualifying

Disability Period ⇒ As described in the Summary of Benefits

Monthly Benefit ⇒ \$1,500

Maximum

Disability Period ⇒ to age 60

Benefits will not be payable beyond age 60, unless you satisfy the Qualifying Disability Period while age 59, in which case benefits will be payable for a maximum of 12 months.

## Total Disability

You are considered totally disabled, during the first 24 consecutive months in which you receive benefits, if you are unable to perform any and every duty of your occupation. After this period you are considered totally disabled if you are unable to perform any and every duty of any occupation for which you are reasonably qualified by training, education or experience.

## Recurrent Disability

If a disability recurs and it is due to the same or related causes, it will be considered as one continuous disability and will not be subject to the Qualifying Disability Period unless you have returned to active, full-time employment for a period of 6 consecutive months or longer.

If your new disability is due to causes unrelated to your prior disability you may be eligible for a new disability period, subject to the Qualifying Disability Period, if you have returned to active work for at least one full day.

## **Direct Offsets**

The amount of disability benefit payable to you is the Benefit Amount shown on the previous page reduced by any disability benefits you receive or are entitled to receive from the following sources for the same or related disability:

- any Workers' Compensation law or similar law;
- any other plan or program of any government including any plan or program established pursuant to a provincial automobile insurance act. Your benefit will be reduced in respect of benefits payable by the Employment Insurance Commission.

## **All Source Maximum**

If necessary, the amount of your benefit will be further reduced so that your total income from all sources does not exceed 75% of your gross monthly earnings (for Union Members) and net monthly earnings (for Associate Employees) as of the date your disability commenced. All sources include those sources stated above and any benefit you are entitled to receive from:

- Canada or Quebec Pension Plans, excluding dependent benefits
- any income payable to you under a pension or retirement plan of the employer, or any plan or arrangement resulting in the payment of any salary, wage or other payment by the employer to you during the total disability;
- any income or benefit payable under any plan or program provided to you by or through the employer. Such plan or program includes any permanent and total disability benefit of group life insurance for which you could have elected not to apply;
- income from the Program of Rehabilitation, with respect to a disabled member participating in a Program of Rehabilitation

## **Waiver of Premium**

Once you have started receiving Long Term Disability payments, your premiums for Long Term Disability will be waived.

## **Exclusions and Limitations**

Benefits are not payable for the following:

- 1) For any provision of a period of disability unless you are receiving ongoing supervision/treatment by a physician deemed appropriate by the Insurer for the impairment which is causing the disability. You will not be paid for any portion of a period of disability during which you do not participate in the treatment program recommended by said physician.
- 2) For any portion of a period of disability during which you are receiving treatment by a therapist unless such treatment is recommended by a physician deemed appropriate by the Insurer.
- 3) For any portion of a period of disability resulting from substance abuse, including alcoholism and drug addiction unless you are participating in a recognized substance withdrawal program.
- 4) Disabilities resulting from self-inflicted injuries or attempted suicide, unless medical evidence establishes that the inquiries are related to a mental health illness.
- 5) Disabilities as a result of participation in a war, riot, insurrection or criminal act.
- 6) For the portion of a period of disability during which you are imprisoned in a penal institution; or confined in a hospital, or similar institution, as a result of criminal proceedings.
- 7) Any period of disability, or portion thereof, during any leave of absence (including maternity leave) as defined in the General Provisions section of this booklet.

## **Subrogation**

If you are entitled to recover compensation for loss of income from a third party as a result of the incident which caused or contributed to the disability, for which benefits are paid or payable, the Insurer will be subrogated to all your rights of recovery for loss of income, to the extent of the sum of benefits paid or payable by the Insurer. You shall execute such documents as required by the Insurer.

In the event that you provide proof to the Insurer that you have not recovered full compensation for loss of income, the Insurer shall determine the proportion of damages actually recovered and share pro rata in that amount.

Should you choose to settle the matter prior to judicial determination, it is understood that the sum reached in settlement will be deemed to be full compensation for the loss of income, and the Insurer's rights of subrogation will apply.

The term compensation shall include any lump sum or periodic payments which you receive or are entitled to receive on account of past, present or future loss of income.

### **Disability Case Management Program**

Manulife Financial has developed a disability case management program. The purpose of this program is to assist you, in the event that you become totally disabled and qualify for benefits, to return to productive employment. Our disability case management team includes medical consultants, claim adjudicators and a field coordinator. This team will work with you, your employer and your physician to assist you to recover and return to the workplace.

### **Rehabilitative Employment**

If you are disabled, the Insurer may recommend that you undergo some suitable rehabilitative training program which would take into account the nature and limitations of your disability. Further details on this aspect will be provided in the event that you become disabled.

# Supplementary Health Expense

## Member and Dependent Coverage

In the event you incur in a calendar year any of the Eligible Expenses listed below, you will be paid a percentage (coinsurance) of such expenses in excess of the deductible for that year. The percentage (coinsurance) and deductible are specified in the Summary of Benefits.

## Deductible

The Deductible is that portion of the Eligible Expenses which you are required to apply in any year before you receive benefits. The deductible is specified in the Summary of Benefits.

## Lifetime Maximum Benefit

The total lifetime benefit payable in respect of you or your dependents is limited to the Lifetime Maximum Benefit specified in the Summary of Benefits.

## Eligible Expenses

The following is a list of eligible expenses:

Expenses shown below are insured if they are:

- a) Medically Necessary for the treatment of an illness or injury of an insured person and are recommended by a Physician; and
- b) incurred for the care of a person while he is insured under this Benefit; and
- c) reasonable taking all factors into account; and
- d) used as prescribed or recommended by a Physician; and
- e) supported by Manulife Financial's Due Diligence process.

These Expenses are covered to the extent that:

- a) they are Reasonable and Customary, as determined by Manulife Financial; and

- b) they are not insured under the Provincial Plan or any other government-sponsored program; and
- c) they can legally be insured; and
- d) Due Diligence for the Drug, supply or service has been completed where required.

All Extended Health Care Benefits are paid as if the insured person were eligible under the Provincial Plan.

In the event that a Provincial Plan or government-sponsored program or plan or legally mandated program excludes, discontinues or reduces payment for any services, treatments or supplies formerly covered in full or in part by such plan or program, this Policy will not automatically assume coverage of the charges for such treatments, services or supplies, but will reserve the right to determine, at the time of change, whether the expenses will be considered eligible or not.

This Policy will not automatically assume eligibility for all Drugs, services and supplies prescribed. New Drugs, existing Drugs with new indications, services and supplies are reviewed by Manulife Financial using the Due Diligence process. Once this process has been completed, the decision will be made by Manulife Financial to include, include with Prior Authorization criteria, exclude or apply maximum limits.

Manulife Financial maintains a list of Drugs, services and supplies that require Prior Authorization. Prior Authorization is applied to ensure that the therapy prescribed is Medically Necessary. Where there are Lower Cost Alternative treatments, a person may be required to have tried an alternative treatment.

At Manulife Financial's discretion, medical information, test results or other documentation may be required from the Physician to determine the eligibility of the Drug, service or supply.

Manulife Financial has the right to ensure insured persons access Manulife Financial's Exclusive Distribution channels where applicable when purchasing a Drug, service or supply. Manulife Financial may decline a Drug, service or supply purchased from a provider outside the Exclusive Distribution channel.

## Adherence

Non-compliance may result in the Drug, service or supply no longer being eligible for reimbursement.

## Patient Assistance Programs

Manulife Financial may require an insured person to apply to and participate in any Patient Assistance Program to which the insured person is entitled. Manulife Financial reserves the right to reduce the amount of a Covered Expense by the amount of financial assistance the insured person is entitled to receive under a Patient Assistance Program.

## Disease Management Programs

Participation in a Disease Management Program may be required. Participation will be at the discretion of Manulife Financial.

## Preferred Accommodation in Canadian Hospitals

The difference between the charges made for ward and semi-private room and board in a licensed Canadian hospital. Outpatient services in a hospital, where permitted by law. Such charges shall not be subject to the Deductible or the Lifetime Maximum.

## Prescription Drug Expenses (via ESI Drug Card – In Canada)

Refer to Summary of Benefits for plan maximums.

*Payment will be made for:*

- 1) Drugs, serums and vaccines prescribed in writing by a Physician, Dentist or other professional authorized by provincial legislation to prescribe drugs and dispensed by a licensed pharmacist or physician legally authorized to dispense such drugs and medicines.
- 2) Contraceptives prescribed in writing by a Physician.
- 3) Insulin, including needles and syringes.
- 4) Ostomy supplies.
- 5) Expenses incurred for Viagra and any other erectile dysfunction drugs are limited to the amount specified in Summary of Benefits.

- 6) Fertility Drugs, laboratory tests and x-rays including ultrasound are covered, subject to a lifetime maximum as specified in Summary of Benefits.

*Payment will not be made for:*

- 1) Patent and proprietary medicines, cough medicines, baby foods and formula, minerals, proteins, vitamins and collagen treatments.
- 2) Any charge for the administration of serums, vaccines and injectable drugs.
- 3) Drugs, serums and vaccines dispensed by a Physician or Dentist (However, injectable allergy medication is covered).
- 4) Anti-obesity treatments including drugs, proteins and dietary or food supplements, whether or not prescribe for medical reasons.
- 5) Smoking cessation products.
- 6) Drugs, biologic and related preparations which are administered in hospital on an inpatient or outpatient basis.
- 7) Drugs determined to be ineligible as a result of due diligence.

No benefit shall be payable for any single purchase of drugs which would not reasonably be used within 90 days from the date of purchase.

#### Out of Province or Out of Country Referral Expenses

Expenses incurred outside Canada are subject to a lifetime maximum benefit of \$1,000,000. Expenses incurred outside your Province but inside Canada, are unlimited.

If an insured is referred by a physician to a hospital outside the insured's province of residence (but inside Canada) or outside Canada for medical treatment, the following expenses in excess of any provincial government plan allowance are covered provided they are eligible for reimbursement in whole or in part by any provincial government plan:

- 1) Reasonable and customary charges for semi-private accommodation.



- 2) Reasonable and customary charges for the services of a physician.
- 3) Reasonable and customary charges for hospital services and supplies furnished during hospitalization.
- 4) Reasonable and customary charges for x-ray examinations and laboratory tests related to medical treatment rendered without hospitalization.

#### Extended Health Expenses

- 1) Charges for a rehabilitation hospital when admitted immediately following a minimum of 3 consecutive days of hospital confinement. Charges for rehabilitation care services and supplies shall be subject to a daily maximum benefit of \$20 for not more than 180 days of confinement for each period of disability. Confinement must be made for the continued care of the same condition for which the insured was hospitalized and must begin prior to the insured's 65<sup>th</sup> birthday.
- 2) Charges for the services of a certified, registered, or licensed speech therapist, clinical psychologist, osteopath, chiropractor, chiropodist, physiotherapist, naturopath, podiatrist, acupuncturist, or massage therapist when operating within their field of expertise, up to a maximum benefit as specified in Summary of Benefits, in excess of the provincial plan, per specialty for any benefit year for each individual; charges for x-rays are covered up to one x-ray examination per benefit year for each specialty.
- 3) Charges for the services of a Registered Nurse (R.N.), licensed practical nurse, Certified Nursing Assistant (C.N.A.) or a member of the Victorian Order of Nurses (V.O.N.) while the patient is not confined to a hospital, subject to an overall maximum benefit of \$10,000 in any benefit year; provided such nurse does not ordinarily reside in the home of the member and is not a relative of the member or of the member's spouse. These charges will be considered eligible expenses only if recommended by a physician and if medically necessary.
- 4) Charges for rental (or, at the Insurer's option, purchase) of durable medical or surgical equipment required for therapeutic purposes and as approved by the Insurer.

- 5) Charges for rental (or, the Insurer's option, purchase) of braces and crutches, and purchase of prostheses.
- 6) Charges for professional ambulance service, other than airline, to and from the nearest hospital equipped to provide the required treatment.

Emergency transportation by airline to and from the nearest hospital qualified to provide the necessary treatment. Such emergency transportation is subject to a maximum benefit equal to the economy airfare for the insured, and, if medically required, a medical attendant who is neither a resident in the member's home nor a relative of the member or the member's spouse.

- 7) Charges for necessary dental treatment required as the result of an accidental injury to natural teeth provided the accident occurred while insured under this coverage. The dental work must be completed within 6 months of the accident to be a covered medical expense. Only such charges directly related to such an accidental injury and approved by the Insurer are considered a covered medical expense.
- 8) Charges for purchase of hearing aids (excluding batteries), subject to a lifetime maximum benefit of \$250 per person.
- 9) Charges for orthopedic shoes (including repairs) and orthotics which have been specially designed and molded for the insured individual and are required to correct a diagnosed physical impairment, provided that the following information is supplied:
  - a) a diagnostic, including list of symptoms and the primary complaint;
  - b) a description of the physical findings from the clinical examination;
  - c) a brief description of the gait abnormality associated with the diagnosis; and
  - d) confirmation that the product has been custom-made.

In order to be eligible for reimbursement, orthopaedic shoes and orthotics must be prescribed, on an annual basis, by providers with the following professional qualifications:

- a) Medical General Practitioner or Specialist (MD); or
- b) Podiatrist (DPM); or
- c) Chiropodist (D CH or D Pod M); and

must be dispensed by one of the following provider types:

- a) Medical General Practitioner or Specialist (MD); or
- b) Orthotist Co(c) or CPO(c); or
- c) Pedorthist C Ped (c) or C Ped (MC); or
- d) Podiatrist (DPM); or
- e) Chiropracist (D CH or D Pod M).

Such charges are limited to one pair in any benefit year.

- 10) Charges for laboratory tests and x-rays not covered by any provincial government plans.
- 11) Charges for mammary prostheses required as a result of surgery, subject to a maximum benefit of \$500 per person in any benefit year.
- 12) Charges for elastic support stockings when prescribed by a physician, subject to a maximum benefit of 4 pairs per person in any benefit year.
- 13) Charges for treatment by the use of radiotherapy or coagulotherapy.
- 14) Charges for glucometers (rented or purchased) when recommended in writing by a diabetologist or a specialist in internal medicine for an insulin dependent diabetic whose control is difficult to maintain with conventional methods.
- 15) Charges for stop smoking aids and appliances up to \$500 per individual per lifetime

### Vision Care Expenses

Charges for Vision care as follows:

- 1) Reimbursement of up to the amount specified in Summary of Benefits for prescription eyeglasses or contact lenses or prescription safety glasses every 24 consecutive months (12 consecutive months for insured under age 18). Charges for non-corrective lenses, prescription sunglasses, and anti-reflective coatings are not considered eligible expenses.
- 2) Charges for laser eye surgery up to \$1,500 every 10 years.
- 3) Reimbursement of up to the amount specified in Summary of Benefits for eye examinations performed by a licensed ophthalmologist or optometrist that are not covered by your

provincial health plan. Coverage is limited to one eye examination every 24 consecutive months.

## **Exclusions**

The foregoing list of eligible medical expense shall not include any of the following:

- 1) Charges which are considered an insured service of any provincial government plan.
- 2) Charges for general health examinations, examinations required for use of third party.
- 3) Charges for a surgical procedure or treatment performed primarily for beautification, or charges for hospital confinement for such surgical procedure or treatment.
- 4) Charges for medical treatment or surgical procedure by a physician other than as provided under outside Canada or out of province expenses.
- 5) Charges for transport or travel, other than as specifically provided under eligible expenses.
- 6) Charges not specified in the foregoing list of eligible medical expense.
- 7) Charges for services or supplies which are furnished without the recommendation and approval of a physician acting within the scope of his license.
- 8) Charges which are not medically necessary to the care and treatment of any existing or suspected injury, disease or pregnancy.
- 9) Charges for which are from an occupational injury or disease covered by any Workers' Compensation law or similar legislation.
- 10) Charges which would normally have been incurred but for the presence of this insurance or for which the member or dependent is not legally obligated to pay.
- 11) Charges which the Insurer is not permitted, by any law or regulation, to cover.

- 12) Charges for dental work where a third party is responsible for payment of such charges.
- 13) Charges for bodily injury resulting directly or indirectly from war or act of war (whether declared or undeclared), insurrection or riot, or hostilities of any kind.
- 14) For out-of-Province or out-of-Canada only, charges for services or supplies resulting from any self-inflicted injuries, unless medical evidence establishes that the injuries are related to mental health illness.
- 15) Charges for drugs, sera, injectable drugs or supplies which are not approved by Health and Welfare – Canada or are experimental or limited in use whether or not so approved.
- 16) Charges for experimental medical procedures or treatment not approved by the Canadian Medical Association or the appropriate medical specialty society.
- 17) Charges made by a physician for travel, broken appointments, communication costs, filling in of forms, or physician's supplies.
- 18) Charges for drugs, sera, injectable drugs or supplies when administered in a hospital setting, whether administered on an inpatient or outpatient basis, except as provided under the Outside Canada Expenses or Outside Canada Referral sections, where provided under the Supplementary Health Expense.

### **Extended Supplementary Health Expense Coverage**

Supplementary Health Expense coverage for dependents shall continue without premium payment following the death of the member up to a maximum of 24 calendar months (including exhaustion of the employee's reserve account) from the date of death or to the date the policy or benefits terminates, whichever is earlier.

# Travel Medical Emergency

(Underwritten by RSA Travel Insurance Inc.)

Should you or your eligible dependents require emergency medical care while traveling outside of Canada or your province of residence for up to sixty (60) days because of an accident or illness, your Travel Medical Emergency Coverage provided through RSA Travel Insurance Inc. and Global Excel Management, will cover your eligible medical expenses as well as help you find proper medical care.

## Global Excel Management

Global Excel provides professional assistance personnel who are available twenty-four (24) hours daily, worldwide to Participants and their families while traveling outside of Canada.

It is important that you contact Global Excel immediately when you or your dependants:

- are injured on the job while working outside of Canada or your province of residence;
- are hospitalized or about to be hospitalized;
- need assistance in locating proper medical care nearest you;
- are required to provide insurance verification (may be confirmed by your physician or hospital through Global Excel directly);
- in an accident requiring medical treatment;
- encounter any serious medical problem.

If it is not reasonably possible for you to contact Global Excel prior to seeking treatment, due to the nature of your emergency, you must have someone else call on your behalf or you must call as soon as medically possible. Failure to do so may limit benefits payable to you.

## Claims Submission

RSA Travel Insurance Inc. has an agreement with Global Excel to pay claims and coordinate the payment of claims with the Provincial Health Insurance Plan. Therefore, Participants must submit a single travel claim

along with other pertinent information to Global Excel and sign an authorization form allowing Global Excel to recover payment from the Provincial Health Insurance Plan. In the event of an emergency while travelling outside of Canada, please call:

- Canada and USA – 1-866-870-1898
- Mexico – 001-800-514-1518
- Collect – (819) 566-1898

Your policy number is 1056932 (formerly 28204315)

## Coverage Ceases

For Union Members, coverage terminates at the earlier of age 75 or retirement, following the depletion of your Hour Bank Account and/or self-pay period, or if you are no longer a Member in good standing with the Alberta Sheet Metal Workers.

For Associates, Permit Workers and Office Staff, coverage terminates upon the earlier of the date of termination of employment, lay-off, retirement or age 75.

## Covered Expenses

The Plan covers one hundred percent (100%) of the expenses listed below, subject to a \$5 million maximum per person per trip for a maximum trip duration of sixty (60) days for insured Participants under age 70 (and their dependants).

*In order to be considered as Eligible Expenses, many benefits listed in this section require **prior** approval of Global Excel.*

- Semi-private hospital in-patient charges (until Global Excel determines that further care is no longer required) to a maximum stay of three hundred and sixty-five (365) days.
- Medical and surgical charges for services provided by a legally qualified physician or surgeon.
- Laboratory tests and x-rays prescribed by the attending physician which are part of the Emergency. **Note:** this policy does not cover magnetic resonance imaging (MRI), cardiac catheterization, computerized axial tomography (CAT) scans, sonograms or

ultrasounds and biopsies unless such services are authorized in advance by Global Excel.

- Paramedical services (including x-rays) of a licensed Chiropractor, Physiotherapist, Podiatrist or Osteopath to a maximum of \$250 per insured Participant.
- Ambulance charges for service from the place of illness or accident to the nearest hospital capable of providing appropriate treatment.
- Emergency Air Transportation when approved and arranged in advance to the nearest appropriate medical facility or Canadian hospital, and to return the insured Participant to their province or territory of residence.
- Dentalcare to natural, vital and sound teeth or permanently attached artificial teeth when caused by a direct accidental blow to the mouth or face. A letter from the attending dentist must be presented indicating treatment was necessary to relieve acute dental pain not present before the date of departure. Maximum coverage is \$2,000.
- In the event of loss of life, up to \$5,000 towards the cost of preparation and transportation of the deceased insured Participant to his/her province or territory of residence; or up to \$2,500 for cremation or burial at the place of death.
- If you or your dependant is returned to your province or territory of residence under the Emergency Air Transportation benefit or the Return of Deceased benefit, the Insurer will reimburse the cost of a single one-way economy airfare for a traveling companion to return to Canada, when approved in advance by Global Excel.
- Meals and accommodations, up to \$150 per day to a maximum of \$3,000 per insured Participant, incurred beyond the original duration of the trip by you or another person also covered under this policy when your trip is delayed as a result of injury or illness. This must be authorized in advance by Global Excel.
- Charges for transportation to the bedside of the insured Participant and up to \$150 per day for meals and commercial accommodation incurred to a combined maximum of \$3,000 for any one spouse, parent, child, brother, sister or business partner to be with the



insured Participant who is confined to hospital and will be an in-patient for at least three (3) days outside of his/her province or territory of residence, or if deceased, to identify the deceased prior to the release of the body, where necessary.

- If you or your dependant is returned to your province or territory of residence under the Emergency Air Transportation benefit, RSA Travel Insurance Inc. will reimburse the cost of a single one-way economy airfare to return to the Trip destination when approved by the Medical Director of Global Excel as soon as the attending physician determines the insured Participant requires no further treatment. A reoccurrence of any problems or complications related to the initial emergency treatment will not be covered.
- Prescription drugs (limited to a thirty (30) day supply per prescription unless the insured Participant is confined to hospital).
- An allowance of \$250 will be reimbursed for additional expenses incurred while hospitalized as an in-patient. (This benefit is intended to help defray incidental costs such as parking, telephone calls, taxis, etc.)
- Registered Private Duty Nursing services, when medical necessary and while hospitalized, to a maximum of \$5,000 per person, when approved in advance.
- Return of your vehicle (owned or rented) if neither you nor anyone traveling with you is able to drive, to a maximum expense of \$5,000.

## **Exclusions and Limitations**

- Persons traveling outside of their province or territory of residence for the purpose of obtaining medical treatment.
- All benefits described shall be eligible only on the submission of certification by the attending physician or surgeon that the services were for the immediate relief of acute pain or suffering. Charges for treatment which could have been delayed (on medical evidence) until return to their province or territory of residence will not be considered eligible.

- For Active Insured Members and Associates age 70 to 74 and all Insured Retired Members, including Dependents, any condition that existed prior to departure unless such pre-existing medical condition has been stable (i.e. no change in symptoms, no hospitalization, no change in condition, no new prescription drugs or prescribed change in treatment or medication) immediately prior to departure for the 90 day Pre-existing Condition Stability Period specified in the Schedule of Benefits.
- Upgrading charges and cancellation penalties for airline tickets, unless approved in advance by Global Excel.
- Loss or damage to eye glasses, contact lenses, prosthetic devices or hearing aids.
- Any travel booked or commenced contrary to medical advice or after receipt of a terminal prognosis.
- Any medical condition for which, prior to departure, medical evidence suggests a reasonable expectation that treatment or hospitalization could be required while traveling.
- Treatment or hospitalization of mother or child (ren) as a result of pregnancy, miscarriage, childbirth or complications of any of these conditions occurring in the four (4) weeks before and/or after the expected delivery date.
- Committing or attempting to commit an illegal act, or criminal offence.
- Suicide, attempted suicide or self-inflicted injury, whether the insured Participant is sane or insane.
- Hospitalization or services rendered in connection with a general health examination for “checkup” purposes, treatment of an *ongoing condition*, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or treatment in connection with drugs, alcohol or any other substance abuse or non-compliance with any prescribed medical therapy or treatment and medical treatment of an acute *sickness* and/or *injury* after the initial *emergency* has ended (as determined by the Medical Director of *Global Excel*).

- An accident occurring while the *insured person* was operating a motorized *vehicle*, vessel or aircraft, if the *insured person*:
  - a. was under the influence of drugs or toxic substances, or
  - b. had a blood alcohol level higher than 80 milligrams of alcohol per 100 milliliters of blood, or
  - c. had a blood alcohol level higher than the legal limit in the location where the *accident* occurred.
- Any expenses normally covered or reimbursed under a Government Health Insurance Plan or under other insurance.
- Treatment, surgery or medication that is not medically necessary in connection with an emergency that the insured Participant elects to have provided outside Canada when medical evidence indicates that the insured Participant could return to Canada to receive such treatment. The delay to receive treatment in Canada has no bearing on the application of this exclusion.
- Treatment or surgery during a trip when the trip is undertaken for the purpose of securing or with the intent of receiving medical or hospital services, whether or not such trip is taken on the advice of a physician.
- Cardiac catheterization, angioplasty, and/or cardiovascular surgery including any associated diagnostic test(s) or charges unless approved by Global Excel prior to being performed, except in extreme circumstances wherein such surgery is performed on an Emergency basis immediately upon admission to hospital.
- Hospitalization or services rendered in connection with general health examinations for “check-up” purposes, treatment of an ongoing condition, regular care of a chronic condition, home health care, investigative testing, rehabilitation or ongoing care or treatment in connection with drugs, alcohol or any other substance abuse or non-compliance with any prescribed medical therapy or treatment.
- Treatment for mental, psychological or emotional disorders unless such disorder requires immediate hospitalization.
- Any claims or expenses directly or indirectly arising from or in consequence of war, invasion, act of a foreign enemy, declared

or undeclared hostilities, civil war, rebellion, revolution, military power or service in the armed forces.

- Terrorism or by any activity or decision of a government agency or any other entity to prevent, respond to or terminate terrorism except for ensuring loss or damage which results directly from fire or explosion. Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.
- Participation in professional sports, or motorized or mechanically-assisted racing or speed contests (an organized activity of a competitive nature in which speed is a determining factor in the outcome of the event).
- Loss or damage to eyeglasses, contact lenses, prosthetic devices or hearing aids.
- The replacement of an existing prescription whether by reason of renewal or inadequate supply of the purchase of drugs and medications (including vitamins) which are commonly available without a prescription or which are not legally registered and approved in Canada, or which are not medically necessary as a result of an emergency.

# Member and Family Assistance Program

## Your Member & Family Assistance Program

From time to time we all face difficult or stressful events in our lives. Most of the time, we handle these personal challenges fairly well. Other times, our personal problems can become large enough that they begin to interfere with our effectiveness, happiness or safety, both at work, and at home.

Your Member and Family Assistance Program (MFAP) provides confidential, professional assistance for a broad range of personal and family problems. While the program can be used for crisis intervention, the ideal time to use the program is before problems escalate or become unmanageable.

The Member and Family Assistance Program is a pro-active option for helping you manage your personal health and happiness.

## What Services Are Available To Me?

Your MFAP offers you and your eligible dependents short-term counselling in person, by phone or through the internet at [www.homewoodhumansolutions.com](http://www.homewoodhumansolutions.com).

## What Does My Program Offer?

Your MFAP covers counselling, in addition to assessment and referral when required, for a full spectrum of personal difficulties including, but not limited to:

- work-related stress
- relationship and family problems
- separation/divorce/custody
- financial and legal difficulties
- alcohol and drug dependency
- gambling and other addictions
- eating disorders
- difficulties with children
- psychological disorders

- anger management
- sexual harassment and abuse
- bereavement
- aging parents
- child/elder care resources
- retirement planning

## **How Does My Program Work?**

Call Homewood Human Solutions and we will assist you in setting up an appointment at a time and office location convenient to you.

Your counselor will work with you to address your specific concerns and help you develop efficient and practical solutions.

If longer term counselling, hospital treatment, or specialized services are required, your counselor will arrange an appropriate referral and follow-up with you.

## **Who Provides My Counselling?**

All Homewood Human Solutions health professionals are registered psychologists or registered counselors chosen specifically for their extensive experience in dealing with a variety of psychological health issues.

They provide a non-judgmental and unbiased source of expertise and support, will listen carefully to your concerns and will help guide you toward positive outcomes.

## **Is The MFAP Confidential?**

Yes, the MFAP is a confidential service. Homewood Human Solutions counselors are required by law to maintain the strictest confidentiality. No one who inquires about or receives services under this plan will be identified to anyone without your written approval.

## **Who Do I Contact?**

To speak with someone confidentially, call Homewood Human Solutions at 1-800-663-1142.

Another way to reach us is through our website. Scroll down our home page to the Quick Links and click on “Help and Counselling” to book an appointment.

## **Childcare and Eldercare Services**

The Child and Elder Care program provides information about personal and family care providers in Canada. This service can be used to generate customized online reports with in-depth service descriptions and provides instant access to quality checklists, financial aid information, advice, and more.

## **Financial Counselling**

Counselling can be provided for the following:

- debt crisis management
- preventative money and debt management
- cost of living analysis
- financial options related to separation and divorce
- illness and disability
- workforce transition and job loss
- early or planned retirement

## **Legal Counselling**

The legal service provides two options:

- a telephone consultation through Lawline, an exclusive service provided by Homewood Human Solutions, or
- in our domestic service locations you can select a lawyer under contract with Homewood Human Solutions to provide legal consultation.

## **For Immediate Response North America Wide:**

English .....1-800-663-1142  
French .....1-866-398-9505  
Hearing Impaired.....1-888-384-1152

**International Access:**

(Call Collect) ..... 604-689-1717

Homewood Human Solutions is an industry leader and benchmark provider in-human solutions for organizations and their employees.

Homewood Human Solutions sets the standard for services such as EFAP, health strategy and planning, disability management, employee selection and development, and workplace conflict resolution.



# Healthcare Spending Account

## Purpose

The Trustees have implemented a Healthcare Spending Account (H.S.A.) with allocations made, from time to time, to Insured Members in good standing with Alberta Sheet Metal Workers. If you were entitled to an H.S.A. allocation this H.S.A. will assist Union Members and their families up to their entitlement in offsetting Healthcare and Dentalcare expenses incurred above and beyond the coverage presently provided by the Alberta Sheet Metal Workers Health & Welfare Trust Fund (i.e. coverage not included in Plan parameters and expenses in excess of Plan maximums). Future allocations if any will be subject to the discretion of the Trustees considering the financial stability of the Plan etc.

## Claims Procedures

For reimbursement through your H.S.A., just submit your original receipt or Insurer claims summary statement with a claim form to the Plan Administrator, Coughlin & Associates Ltd., no different than for regular claims covered by the Group Insurance Plan. Please note that the Health and Dental claim forms have been updated to allow for any remaining Health, Vision, or Dental benefit expenses not covered by the Basic Plan to automatically be applied to the extent of your Healthcare Spending Account, if any, unless you indicate on the applicable claim form that you do not want to have Coughlin apply remaining claims expenses automatically to your H.S.A. Please note that if you are submitting claims that require redirection to your spouse's plan for coordination of benefits, we will not automatically apply to your H.S.A. Subsequently, any remaining balance following coordination of benefits with your spouse's plan will need to be submitted (summary statement from your spouse's Insurer), to Coughlin in order to have the remaining portion applied to your H.S.A. For Dental claims submitted directly by your Dentist (i.e. no claim form submitted), you will need to contact Coughlin's directly if you do wish to use your H.S.A. balance.

## Eligibility

For Union Members who are no longer in benefit (i.e. Retirees, Non-Working Members, Disabled), you may still make claims against your Healthcare Spending Account balance following your last day of coverage

under the Group Insurance Plan provided you maintain your good standing as a Member of the Alberta Sheet Metal Workers.

As per Canada Income Tax Technical interpretation (9431185) regulations, the Healthcare Spending Account is subject to forfeiture every 24 months.

## **Termination**

In the event of termination of Membership from the Alberta Sheet Metal Workers, the remaining Healthcare Spending account balance will be immediately forfeited to the Trust Fund.

## **Death**

In the event of a Union Member's death, coverage will be extended to the surviving dependants as follows:

1. Spouse – until the balance of the Healthcare Spending Account is depleted.
2. Dependent Children – until they no longer qualify as dependants under the Group Insurance Plan or the balance of the Healthcare Spending Account is depleted.

## **Reinstatement**

Reinstatement of a Union Member's Healthcare Spending Account is not applicable as it is a requirement that a Member maintain a positive status with the Alberta Sheet Metal Workers at all times.

## **Marital Separation / Divorce**

As per the provisions for the insured benefits, the Healthcare Spending Account will not be extended to the spouse following separation or divorce. Alternatively, eligible dependent children will continue to be eligible for participation at the discretion of the Union Member.

## **List of Eligible Medical Expenditures**

A list of eligible medical expenses is available via the Plan Member Portal on the Plan Administrator's website at [www.coughlin.ca](http://www.coughlin.ca), or by accessing the CRA website via the link, [www.cra-arc.gc.ca](http://www.cra-arc.gc.ca), and searching eligible medical expenses.

*To determine the outstanding balance in a Member's individual HSA, the Member should refer to his/her latest claims cheque record, monthly Member statement, or alternatively contact the Plan Administrator at (204) 942-4438 or Toll Free 1-888-204-1234, or alternatively via the Plan Administrator's website at [www.coughlin.ca](http://www.coughlin.ca) by clicking on "Logon" and entering a temporary password detailed on your claims summary.*

# Dental Expense Benefit

## Member and Dependent Coverage

As the wording of this dental coverage is technically oriented, the Administrator suggests you take this booklet with you when you visit your dentist.

In the event you incur in a calendar year any of the eligible expenses listed below, you will be paid 90% of minor service, and 50% of major services and orthodontics.

## Maximum Benefit

The total benefits payable are subject to the maximums specified in the Summary of Benefits

## Extension of Benefits

No benefits for Eligible Expenses will be paid for claims incurred after the termination of the Master Policy or after your insurance under this coverage ceases.

## Dental Claim Forms

Paper claims will not be processed unless a Dental Claim Form, satisfactory to the Administrator, is submitted to their office.

Alternatively, electronic claims can also be submitted by participating dentists via Electronic Data Input (EDI).

## Alternate Benefits and Submission of Treatment Plan

Where there exists more than one customarily employed and professionally adequate method of treating injury or disease to the teeth, the Administrator reserves the right to determine eligible expenses on the basis of an alternate benefit.

As a service to you, the Administrator will advise you in advance of the amount of its liability when a proposed course of treatment includes major restorative dentistry or orthodontics. To use this service, simply have your dentist complete a treatment plan on forms available from your

Union or the Administrator, including pretreatment x-rays if the proposed treatment involves crowns or bridgework.

## **Eligible Expenses**

### Minor Procedures

#### *Diagnostics*

Procedures required to assist the dentist in evaluation existing conditions and determining the any further dental care which may be required subject to the following limitations:

- 1) Oral examinations limited to once each year, complete oral exam and diagnosis is covered only once every 2 years.
- 2) Bitewing x-rays once each Benefit year.
- 3) X-rays: single diagnostic x-rays; complete series or equivalent once every 2 years.
- 4) Study casts: once per year.
- 5) Consultations.

#### *Preventative Therapy*

Procedures intended to eliminate or reduce the need for future dental treatment subject to the following limitations:

- 1) Scaling, polishing and topical fluoride once in any Benefit year.
- 2) Passive space maintainers for missing primary teeth.
- 3) Appliances to control harmful habits (provided the recipient is a dependent child when treatment is received).
- 4) Pit and fissure sealants (provided the recipient is a dependent child when treatment is received).

#### *Basic Restorative Dentistry*

The basic procedures used to restore the natural teeth to their normal functions by the use of silver amalgam, silicate, or synthetic restorations

(fillings), including white fillings on molars and prefabricated full-coverage restorations for primary teeth. In addition, sedative dressings are covered.

#### *Extractions*

Uncomplicated procedures.

#### *Endodontics*

Endodontic procedures and root canal therapy.

#### *Periodontics*

- 1) Adjunctive Services as follows: Root planning, Acute infections, Occlusal Adjustment, Provisional splinting.
- 2) Surgical Services as follows: gingival curettage, gingivoplasty, gingivectomy or osseous surgery.
- 3) Special Periodontal Appliances.

#### *Oral Surgery*

Routine oral surgical procedures as follows: surgical removal of impacted teeth, residual roots and associated post-operative care.

#### *Anaesthesia*

Anaesthesia where reasonably and customarily required in connection with other covered procedures.

#### *Repairs, Relining and Rebasing of Dentures*

Repairs or relining and rebasing of dentures, including addition of new teeth, but not including the cost of dentures, their replacement or duplication.

#### Major Procedures

##### *Removable Prosthetic Devices*

The initial installation of partial or full dentures.

Replacement of existing dentures is not covered except if the existing denture is at least 5 years old and no longer serviceable. However, charges for replacement will be considered during this 5 year period if such replacement is needed:

- because the denture has caused temporomandibular joint disturbances and cannot be economically modified to correct the condition; or
- to replace a transitional denture which was inserted shortly following the extraction of teeth and cannot be economically modified to the final shape required.

Replacement of lost or stolen dentures, the duplication of dentures and personalization or characterization of dentures is not covered.

#### *Extensive Restorative Dentistry*

Those procedures, including gold inlays, onlays and crowns, used to restore the natural teeth to their normal functions where the tooth, as a result of extensive caries or fracture, cannot be restored with a filling. When a tooth can be restored with silver amalgam, silicate or synthetic restorations, benefits will be determined based on the usual costs of such a restoration. Repairs to crowns are also covered, other than performed stainless steel crowns (otherwise called prefabricated full-coverage restorations), which are covered under Minor Procedures.

#### *Fixed Prosthetic Devices*

The initial installation of fixed prosthetic devices.

The replacement of existing fixed prosthetic devices is not covered except if the existing fixed prosthetic device is at least 5 years old and no longer serviceable. However, charges for replacement will be considered during this 5 year period if such replacement is needed because the existing fixed prosthetic device has caused temporomandibular joint disturbances and cannot be economically modified to correct the condition.

#### *Implants and/or Related Services*

Should implants and/or related services be obtained, reimbursement will be considered but only up to the maximum that would have been paid for the least costly professionally adequate treatment to restore the entire arch, such as prosthetic devices (crowns, dentures and/or bridgework) as

defined under the Alternate Benefit provision, subject to the co-insurance applicable to the treatment determined to be eligible.

## **Orthodontics**

The diagnosis or correction of teeth irregularities and malocclusion of jaws, by wire appliances, braces or other mechanical aids, commonly known as “straightening of teeth”. These include active space retainers, or orthodontic appliances, for the purpose of repositioning or moving of the teeth.

## **Exclusions and Limitations**

No benefit is payable for the following:

- 1) Services or supplies that are primarily for cosmetic dentistry.
- 2) Services or supplies which are not furnished by a legally qualified dentist or denturist acting within the scope of his license.
- 3) Any charge for an injury resulting from war, riot, insurrection or participating in a criminal act.
- 4) Any miscellaneous charges such as counseling or instruction, travel, broken appointments, communication costs or filling in of forms.
- 5) Any services covered in whole or in part by any government plan, services for which no charge is made, or services which the insurer is not permitted by law to cover.
- 6) Any charge for services which would not normally have been incurred, but for the presence of this insurance, as for which you are not required to pay.
- 7) Any hospital charges for board and room and related services and supplies.
- 8) Any dental examinations required by a third party.
- 9) Services or supplies are not medically necessary to the care and treatment of any existing or suspected injury, or disease.



- 10) Diagnostic procedures in connection with any benefit categories excluded as eligible expenses.

#### Extended Dental Expense Coverage

Dental Expense coverage for dependents shall continue without premium payment following the death of the member up to a maximum of 24 calendar months (including exhaustion of the employee's reserve account) from the date of death or to the date the policy or benefit terminates, whichever is earlier.

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# General Provisions

## Definitions

Adherence shall mean use of Drug, service or supply in accordance with the terms for which it was prescribed.

Advisory Body shall mean Manulife Financial approved external experts that may provide Manulife Financial with recommendations, applying a Pharmacoeconomic or cost effectiveness evaluation.

Disease Management Programs shall mean an approach to healthcare that teaches patients how to manage a chronic disease. A system of coordinated healthcare interventions and communications for patients with conditions in which patient self-care efforts are significant in the management of their condition.

Drug means a medication that has been approved for use by Health Canada and has a Drug Identification Number.

Due Diligence means a process employed by Manulife Financial to assess new Drugs, existing Drugs with new indications, services or supplies to determine eligibility under the Policy. This process may use Pharmacoeconomics, cost effectiveness analysis reference information from existing Federal or Provincial formularies, recognized clinical practice guidelines, or an Advisory Body.

### Earnings

Shall mean that amount of money, based on the number of hours in the regular work week, as per the Collective Agreement multiplied by the hourly wage rate for each particular member in the wage rate classification to which he belongs.

Exclusive Distribution means Manulife Financial approved vendors.

Experimental or Investigational means not approved as an effective, appropriate and essential treatment of an illness or injury.

### Hospital

Shall mean an institution operated pursuant to law for the care and treatment of sick and injured persons. The hospital must be continuously

starred and supervised by licensed physicians and registered graduate nurses. Such institution must have facilities both for diagnosis and for major surgery. The term hospital, as used in this booklet, shall not include a rest home, nursing home, rehabilitation hospital, health spa, a place for custodial care, a home for the aged or an institution used primarily for the confinement or treatment of alcoholism or drug addiction, tuberculosis or mental illness.

### Leave of Absence

Shall mean period of time away from work mutually agreed to by the employer and member. In the case of maternity leave of absence, the leave shall begin on the earliest of:

- the elected start date of the maternity leave; or
- the date of delivery; or
- the date the employer may require the leave of absence to commence if the member's performance is affected by the pregnancy.

Shall leave terminate on the later of the date defined by Provincial or Federal Statute, or the date agreed to between the employer and member.

Life-Sustaining Drugs means non-prescription Drugs which are necessary to sustain life.

Lower Cost Alternative means if two or more Drugs, supplies or services result in therapeutically similar results, the Lower Cost Alternative will be considered.

Medically Necessary means accepted and recognized by the Canadian medical profession and Manulife Financial as effective, appropriate and essential treatment of a phase of an illness or injury. Manulife Financial has the right after Due Diligence has been completed to determine whether the Drug, service or supply is eligible under the Policy.

### Member

Shall mean a person who conforms to the definition of employee as defined in the collective agreement of the Alberta Sheet Metal Health and Welfare Plan, meets the eligibility requirements as set out in this booklet, and is resident in Canada.

Patient Assistance Program means a program that provides assistance to insured persons with respect to select prescribed Drugs, supplies or services. Manufacturers and distributors may provide Patient Assistance Programs that include financial support, along with education and training.

Pharmacoeconomics means the scientific discipline that compares the value of one pharmaceutical Drug or drug therapy to another. Pharmacoeconomic studies serve to guide optimal healthcare resource allocation, in a standardized and scientifically grounded manner as determined by Manulife Financial.

Physician shall mean only a person who is duly licensed to prescribe and administer any drugs or to perform surgical procedures.

Prior Authorization means a claims management feature applied to a specific list of Drugs, supplies or services to determine eligibility based on predefined clinical criteria and a Pharmacoeconomic or cost effectiveness evaluation.

Provincial government plan shall mean the body of provincially enacted laws, as amended from time to time, governing provincial Health Insurance Plans, provincial Hospital Insurance Plans, provincial Medicare Plans, provincial medical care and services Acts and other provincial government sponsored hospitalization, medicare, drug or dental insurance plan which provides health insurance to residents of Canada.

#### Reasonable and Customary Charges

Shall mean a charge made by the provider of health care, services or supplies that does not exceed the general level of charges made by other providers of similar standing in the locality or geographical area where the charge is incurred, when furnishing like or comparable treatment, services or supplies to individuals.

#### Rehabilitation Hospital

Shall mean a licensed, Extended hospital care facility or institution regularly engaged in the care of sick persons during the rehabilitation state of an illness or injury. Such institution must provide 24 hour nursing service and regular medical supervision. The term rehabilitation hospital as used in this booklet shall not include a home for the aged, health spa or hotel, an establishment providing custodial care or an institution for the

care and treatment of alcoholism or drug addition, tuberculosis or mental illness.

### **Change in Amounts of Insurance**

A change in the amount of your insurance shall become effective on the date of change, if you are actively at work for that full scheduled working day, otherwise on the first day thereafter on which you are actively at work.

### **Change in Government Sponsored Programs**

The medical, dental and hospital benefits under this group insurance plan are provided in conjunction with government sponsored provincial programs. In the event coverage under any provincial program is modified, suspended or discontinued, the group insurance plan will not automatically assume responsibility for any services or products previously covered under the provincial programs.

### **Co-Ordination of Benefits**

If you or your dependents are insured for similar benefits under another Plan (i.e. Group Health Program, or other arrangements covering individuals in a group), Manulife Financial will take this into account when determining the amount of expenses payable under this Plan.

This process is known as Co-ordination of Benefits.

Payment of Supplementary Health, Vision Care and Dental benefits shall be coordinated so that benefits from all plans do not exceed 100% of the eligible claim. For this purpose, the Insurer has a right to receive and release information on benefits and if necessary, collect any overpayments made by it.

### **Order of Benefit Payment**

A variety of circumstances will affect which Plan is considered as the “Primary Carrier” (i.e. responsible for making the initial payment toward the eligible expense), and which Plan is considered as the “Secondary Carrier” (i.e. responsible for making the payment to cover the remaining eligible expense).

- 1) If your Spouse's Plan does not allow for Co-ordination of Benefits, it will be considered as the Primary Carrier, and will be responsible for making the initial payment toward the eligible expense.
- 2) If your Spouse's Plan does allow for Co-ordination of Benefits, the following rules are applied to determine which Plan is the Primary Carrier.

- **For Claims incurred by you or your dependent Spouse**

The Plan insuring you or your Spouse as an Employee/Member pays benefits before the Plan insuring you or your Spouse as a Dependent.

In situations where you or your Spouse have coverage as an Employee/Member under more than one Plan, the order of benefit payment will be determined as follows:

- The Plan where the person is covered as an active full-time Employee; then
- The Plan where the person is covered as an active part-time Employee; then
- The Plan where the person is covered as a Retiree.

- **For Claims incurred by your Dependent Child**

The Plan covering the parent whose birthday (month/day) is earlier in the calendar year pays benefits first. If both parents have the same birthdate, the Plan covering the parent whose first name begins with the earlier letter in the alphabet pays first.

- 3) If you and your Spouse are separated or divorced, the following order applies:
  - The Plan of the parent with custody of the child pays; then
  - The Plan of the spouse of the parent with custody of the child pays (i.e. if the parent with custody of the child is remarried or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependent Child); then

- The Plan of the parent not having custody of the child pays; then
- The Plan of the spouse of the parent not having custody of the child (i.e. the parent without custody of the child (i.e. if the parent without custody of the child remarries or has a common-law spouse, the new spouse's Plan will pay benefits for the Dependent Child).
- A claim for accidental injury to natural teeth will be determined under Extended Health Care Plans with accidental dental coverage before it is considered under Dental Plans.
- If the order of benefit payment cannot be determined from the above, the benefits payable under each Plan will be in proportion to the amount that would have been payable if Co-ordination of Benefits did not exist.

#### Submitting a Claim for Co-Ordination of Benefits

To submit a claim when Co-ordination of Benefits applies, refer to the following guidelines:

- 1) As per the Order of Benefit Payment section, determine which Plan is the Primary Carrier and which is the Secondary Carrier.
- 2) Submit all necessary claim forms and original receipts to the Primary Carrier.
- 3) Keep a photocopy of each receipt until your claim has been settled.

Once your claim has been settled by the Primary Carrier, you will receive a statement outlining how your claim has been handled. Submit this statement along with all necessary claim forms to the Secondary Carrier for further consideration of payment, if applicable.

# How to Make a Claim

In the event of a claim, you or your family member should obtain the proper claim form from the Local Union Office or the Plan Administrator or alternatively from the Plan Administrator's website ([www.coughlin.ca](http://www.coughlin.ca)). The Plan Administrator's Office is located at the following address:

**Coughlin & Associates Ltd.**

100 – 175 Hargrave Street  
Winnipeg, Manitoba R3C 3R8  
Telephone: (204) 942-4438  
Outside Winnipeg Toll Free: 1-888-204-1234  
Fax: (204) 943-5998  
E-mail: [winnclaim@coughlin.ca](mailto:winnclaim@coughlin.ca)

Please note that the original receipts submitted with your claim will not be returned to you as the detailed claims summary provided by the Plan Administrator on finalization of your claim is sufficient for the purposes of tax reporting. For co-ordination of benefits, ensure you keep a copy of original receipts to send along with detailed claims summary to a secondary insurance carrier.

Alternatively, you can access your claims history via the Plan Administrator's website at [www.coughlin.ca](http://www.coughlin.ca) by clicking on "logon" and entering a temporary password detailed on your claims summary.

The claim forms should be returned promptly to the Plan Administrator.  
Mail to:

**Coughlin & Associates Ltd.**

P.O. Box 764  
Winnipeg, Manitoba R3C 2L4

**The claim forms must be signed by the Insured Participant.**

## Pre-Authorized Deposits

Members and Employees of benefit plans administered by Coughlin & Associates Ltd. can now have their health and dental claim reimbursements deposited directly to their bank accounts.



With Coughlin's Pre-Authorized Deposit (PAD) reimbursement program, members can receive their reimbursements within two to five days following the approval of their health and dental claims. They will not have to wait for the arrival of a cheque and a trip to the bank before depositing their reimbursement.

The new claims reimbursement program is designed to speed-up the claims reimbursement process by reducing cumbersome paper-based systems that rely on standard postal services.

## **Enrol in PAD Today**

### *Step 1 – Begin Enrolment*

Enrolling in Coughlin's PAD service is both fast and easy. First, just click on the notice under "*Claims reimbursement direct to your bank account*" on the main page of the Coughlin & Associates Ltd. website at [www.coughlin.ca](http://www.coughlin.ca).

### *Step 2 – Complete and Return the PAD Form*

Then, complete and sign the Pre-Authorized Deposit form on the website and return it, along with a sample cheque marked "*void*" to:

**Pre-Authorized Deposits  
Coughlin & Associates Ltd.  
Box 764  
Winnipeg, MB R3C 2L4**

### *Step 3 – Logging On*

Once enrolled, the member will receive a confirmation notice by e-mail. If email is not available, he or she will be notified by regular mail. The confirmation will contain his/her bank account number. To protect privacy, the *branch transit number* and the bank institution number will **not** be included in the confirmation notice.

Once confirmation is received, the member may use the *Member and Trustee Log On* feature of the Coughlin website. It will direct him or her to the plan member portal where the most up-to-date information on his or her health and dental claims, plan booklets, claim forms or other information is available.

#### *Step 4 – Use the Plan Member Portal*

Using the portal is easy. Simply key-in your user identification number and password. (Note: first-time users will also be required to provide their plan number **903044** and social insurance number.

A temporary password will also be provided. However, the first-time user will be required to create his/her own permanent password. The temporary password can be found on the explanation of benefits of a recent claim.

#### *Step 5 – Inside the Plan Member Portal*

Once inside the portal, members will find a menu of choices.

#### *Step 6 – Check the Status of Claims*

Just click on “*Claims history*” to review the status of recent claims. The listing of claims activity will appear. The deposit will also be confirmed by email.

### **A Giant Step Forward**

For most members, Coughlin’s new Pre-Authorized Deposit program will offer a speed and convenience that will be hard to beat. However, members can still receive reimbursements via cheque, if they prefer.

### **Dentalcare**

There are two options available to submit your Dental Claim:

- 1) Electronic Data Interchange (EDI)

With ***EDI, your dental claim is sent directly from your dental office*** to the Plan Administrator for claims adjudication. ***The Plan Administrator’s EDI*** service uses the secure data networks of CDAnet, the dedicated claims processing network sponsored by the Canadian Dental Association.

To take advantage of Coughlin’s **EDI** service, just tell your dentist/denturist that Coughlin & Associates Ltd. is your claims

administrator and present him/her with the following security codes:

- the Coughlin & Associates Ltd. CDAnet carrier identification number (also known as the BIN number), which is **610105** on the TELUS Network; and
- your Social Insurance Number (SIN);
- the policy number of your Group Benefit Plan, which is **903044**.

Not all dental offices are members of CDAnet. So, be sure to first ask your dentist or his/her office administrator about CDAnet access.

2) In case an Insured Participant's Dentist is not set up for EDI

- Obtain a claim form from Local Union, the Plan Administrator or alternatively from the Plan Administrator's website at [www.coughlin.ca](http://www.coughlin.ca).
- Have the dentist complete his/her portion of the form. You must sign at the appropriate place in Part 1 if you want the dentist to be paid directly by the Dental Plan.
- Complete and sign Part 2 of the form.
- Return the completed form promptly to the Plan Administrator.

Pre-Authorization

For treatment where the estimated cost is \$500 or more, predetermination of costs should be obtained from the Plan Administrator.

Have your dentist/denturist complete the appropriate form or section. Mail the form to the Plan Administrator.

For a proposed treatment plan which includes crown or bridgework, please ask your dentist to send the applicable x-rays with the form.

A letter will be sent to the dentist/denturist with a copy to you, showing how much the Plan will pay.

Please note that the portion of your Dental claim not covered by the Plan is payable immediately to your Dentist/Denturist.

#### Supplementary Extended Health/Visioncare

- 1) Obtain a claim form from Local Union, the Plan Administrator or alternatively from the Plan Administrator's website at [www.coughlin.ca](http://www.coughlin.ca).
- 2) Obtain a receipt from the selected specialist, pharmacist, ophthalmologist, optometrist or optician.
- 3) Complete the form and sign at the bottom of the form.
- 4) Return the completed form with original receipts promptly to the Plan Administrator.
- 5) Keep a copy of original receipts until claim settled or for submission to secondary carrier for co-ordination of benefits.

#### **Time Limitations**

A claim for disability income benefits must be submitted within 6 months of the end of the qualifying disability period.

A claim for waiver of premium benefit must be submitted within 12 months of the date disabled.

A claim for any other loss must be submitted within 15 months following the date the loss is incurred. However, in the event of termination of insurance, a claim must be submitted within 90 days following the date of termination of your insurance or the date following termination of coverage or the policy.

You may not commence legal action against Manulife Financial (with respect to benefits underwritten by Manulife Financial) less than 30 days after proof has been filed as outlined above. Every action or proceeding against Manulife Financial for the recovery of money payable under this plan is absolutely barred unless commenced within the time period set out in the Insurance Act or applicable legislation.