

Benefit Guide



Welcome

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Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

Eligibility for benefits varies based on employment status. As an employee in Canada covered under the provincial government plan, you are eligible for certain benefits provided you maintain a minimum of 20 hours per week on a regular basis and have provincial plan coverage (or special temporary replacement coverage) in place. Please refer to your contract or employment agreement for details on eligibility for health and dental benefits, as not all contract workers may qualify. You must also enrol your eligible family members under the plan. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your common-law partner
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply)
- ▶ Disabled children who reach the age limit and who meet certain criteria may continue on your health coverage

If you are enrolled in a spouse's plan and decide to waive health and dental benefits, you must still be enrolled in pooled benefits, including life and disability insurance.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrolment process within 31 days of your date of hire. If you enrol on time, coverage is effective the date you meet all of the eligibility requirements or the date Proof of Health or Evidence of Insurability is approved, if required.

If you fail to enrol on time, you may be subject to medical underwriting (which can result in restricted or declined coverage).

Making Changes

If you experience a qualified life event, please contact People and Culture within 31 days. If you do not, your dependent(s) will be subject to medical underwriting, which may result in restricted coverage under the plan. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Reaching co-habitation period for common-law status
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse, common-law partner or child
- ▶ Spouse losing coverage under external benefits plan

Be prepared to show documentation of the event, such as a marriage license, birth certificate or divorce decree.

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Health Care

We are proud to provide you health care through Medavie Blue Cross. This plan covers what your provincial health plan does not, including prescription drugs outside of a hospital, paramedical practitioners, medical services and supplies and vision care.

Enrolment in a provincial health plan is a requirement to be eligible for reimbursement of supplemental medical expenses under this plan.

The chart below provides an overview of the plan.

Coordination of Benefits

If your spouse also has coverage, submit your own claims through your plan first and have your spouse submit claims through their plan first.

You can submit any leftover amounts to each other's plan to maximize your coverage. You must wait for the Explanation of Benefits (EOB) to be produced prior to coordinating your benefits. The EOB is a document that shows how much of a claim was actually paid along with any amounts that were not paid out.

For any children on the plan, submit their claims through the plan of the parent whose birth date comes first in the calendar year (for example, if you were born in March and your spouse in December, submit the children's claims through your plan first).



Key Benefits	Coverage
Prescription Drugs	Plan pays 100% of any amount in excess of \$3 per prescription and the dispensing fee
Paramedical Services	100% coverage with combined maximum of \$600 per calendar year for Chiropractor, Naturopath, Acupuncturist, Homeopath, Dietitian, Osteopath, Chiropodist/Podiatrist (combined), Audiologist, Speech Therapist, Occupational Therapist, Massage Therapist, Athletic Therapist 100% coverage with maximum of \$800 per calendar year for Psychologist/Social Worker/Registered Counselling(combined) and Physiotherapist
Hospital Coverage	100% coverage for semi-private accommodation
Medical Services & Supplies Coverage	100% coverage; some annual/lifetime maximums apply (please see booklet)
Private Duty Nursing	100% to a maximum of \$10,000 per calendar year
Emergency Out-of-Country Medical Coverage	100% coverage; up to a lifetime maximum of \$2,000,000; 180 day travel limit Travel coverage is through SSQ, policy #1LR45. Please remember to print your travel cards before traveling and call the number indicated if you encounter an emergency health situation.
Vision Care	
Eye Exam	100% coverage; \$75 per 24 consecutive months for adults or per 12 consecutive months for participant under age 18
Materials	100% coverage; \$250 per 24 consecutive months for adults or per 12 consecutive months for participant under age 18 for glasses, contact lenses and laser eye surgery
Benefit Duration	
Termination Age	When the Member terminates or retires or at the end of the calendar year when they reach age 71
Survivor Benefit	12 months

For further details, consult the plan booklet.

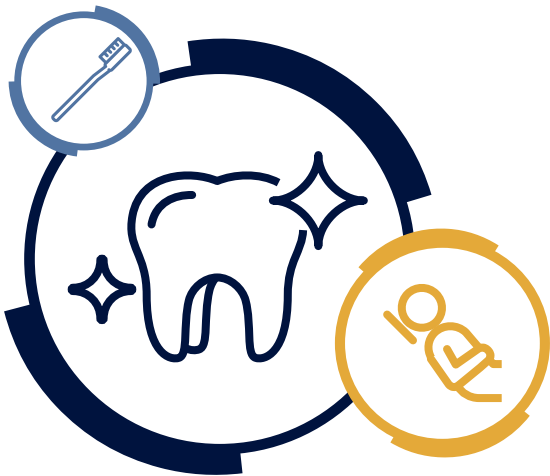
Dental Care

Keeping those pearly whites healthy is easy with your Medavie Blue Cross dental benefit.

A recall period is the amount of time between visits when the dentist meets with you to assess your oral health. If you go for checkups more frequently than the recall period below, you will not be covered.

Pre-Determination Limit

Before incurring any large dental expenses or beginning any orthodontic treatment, ask your dentist’s office to complete a treatment plan and submit it to **Medavie Blue Cross**. **Medavie Blue Cross** will calculate the benefits payable for the proposed treatment, so you will know in advance the approximate portion of the cost you will have to pay.



Key Dental Benefits	Coverage
Deductible (per calendar year)	
Individual / Family	None
Covered Services	
Recall Period	Every 12 months for adults and every 6 months for participants under age 19
Preventative Care (exams, X-rays and cleanings)	100% coverage; \$1,500 per calendar year
Basic Services (endodontic and periodontic services)	80% coverage; \$2,000 per calendar year
Major Services (crowns, bridges and dentures)	80% coverage; \$1,500 per calendar year
Orthodontia	50% coverage; \$3,500 per lifetime
Benefit Duration	
Termination Age	When the Member terminates or retires or at the end of the calendar year when they reach age 71
Survivor Benefit	12 months

For further details, consult the plan booklet.

Life and AD&D Insurance

Life insurance provides your named beneficiary/ies with a benefit in the event of your death.

Accidental death and dismemberment (AD&D) insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot or eye). In the event that your death occurs due to a covered accident, both the life and the AD&D benefit would be payable.

Remember to make sure your beneficiary information is accurate, and update it through Manulife Financial or SSQ if you have any life changes. If you do not have a designated beneficiary your life insurance and AD&D benefit will be paid to your estate.

Basic Life/AD&D

This benefit is provided through Manulife Financial for Life, and SSQ for AD&D.

Coverage	
Employee	2 times your annual earnings rounded to the nearest \$100, to a maximum of \$400,000
Termination Age	Coverage terminates the earlier of retirement or termination of employment

Dependent Life

This benefit is provided through Manulife Financial.

Coverage	
Spouse	\$10,000 flat benefit amount
Child(ren)	\$5,000 flat benefit amount
Termination Age	Coverage terminates the earlier of retirement or termination of employment

Optional Life Insurance (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Manulife Financial.

Coverage		Non-Evidence Maximum ¹
Employee	\$100 or an increment thereof to a maximum of \$300,000	\$50,000, as long as you apply within 31 days of your hire date
Termination Age	Coverage terminates the earlier of retirement or termination of employment	

1. During your initial eligibility period only, you can receive coverage up to the Non-Evidence Maximum amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Optional AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through SSQ for yourself and your eligible family members.

Coverage	
Employee	\$10,000 or an increment thereof to a maximum of \$300,000
Spouse and Dependent Child(ren)	In the event of no Dependent Children, the Spouse will be eligible for 60% of the Principal Sum of the Employee. In the event that there are Dependent Children, the Spouse is eligible for 50% of the Principal Sum of the Employee, and 10% of the Principal Sum of the Employee applicable to each Dependent Child. In the event that there is no Spouse covered, the amount of Principal Sum applicable to each Dependent Child will be 20% of the Principal Sum of the Employee.
Termination Age	Coverage terminates the earlier of retirement or termination of employment

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Long-Term Disability (LTD)

Provided at an affordable group rate through Manulife Financial.

Benefit Percentage	60% of monthly Earnings, up to a maximum benefit of \$15,000, plus a contribution of 13% of monthly Earnings to the Employer-sponsored pension plan (if applicable)
Monthly Non-Evidence Maximum	\$15,000
Tax Status	Benefits paid to you are non-taxable
Waiting Period	105 consecutive days prior to age 65
Maximum Benefit Duration	Up to the 65th birthday. However, if benefit payments commence during the 12 months immediately preceding the Employee's 65th birthday, benefit payments will continue during the Disability up to a maximum of 12 months
Termination Age	Benefit cease at the earlier of retirement, termination or age 65 less the waiting period

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The EAP is provided at **NO COST** to you through GreenShield.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationship or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal and financial issues

Critical Illness

With critical illness insurance, if you are diagnosed with a covered condition, you'll receive benefits in units of \$10,000 up to a maximum of \$150,000. Coverage up to \$50,000 with no medical evidence required as long as you apply within 31 days of your hire date. You can use this benefit however you like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses and more. Payments made to you are non-taxable.

Critical illness coverage, provided through SSQ, is available to you at an affordable group rate. Coverage is also available for your dependents.



Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon your annual salary and the optional benefit coverage you select.

Premium Split

Benefit Coverage	Employee Contribution	Employer Contribution
Health Care	0%	100%
Dental Care	0%	100%
Life and Accidental Death and Dismemberment (AD&D) Insurance	50%	50%
Long-Term Disability (LTD)	100%	0%
Employee Assistance Program (EAP)	0%	100%

Contact Information

Coverage	Carrier	Policy #	Phone #	Website/Email
Health & Dental	Medavie Blue Cross	8490	1-800-667-4511	www.medavie.bluecross.ca
Life and AD&D	Manulife (Life) & SSQ (AD&D)	G0050229 (Life) & 1LR60 (AD&D)	N/A	N/A
Critical Illness	SSQ	1LR55	N/A	N/A
Disability	Manulife	G0050229	N/A	N/A
EAP	GreenShield	N/A	1-833-707-4747	Website: app.greenshieldplus.ca , App: GreenShield+, (Organization Code: STFX)

Questions?

If you have additional questions, you may also contact payroll@stfx.ca

For more benefit details, go to www.stfx.ca/people-culture

