

Your benefits at a glance – Plan B – May 1, 2019

Health Care	
Benefit Details	
Maximum	Unlimited
Deductible	None
Termination Age	Retirement
Dependant Eligibility	<p>Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student)</p> <p>A Child who is incapacitated on the date he or she reaches the age when coverage would normally terminate will continue to be an eligible Dependent. However, the Child must have been covered under this Benefit Program immediately prior to that date. Written proof of the Child's condition may be required as often as reasonably necessary.</p>
Covered Expenses (maximums below are per eligible individual)	
Prescription Drugs - Generic Substitution: (legally requiring a prescription)	80%
Specific Drug Limits and Maximums	<p>\$7,500 per lifetime for fertility drugs</p> <p>\$300 per lifetime for smoking cessation drugs</p>
Vision	<p><u>Eye Exams</u></p> <p>1 exam per 1 calendar for dependents under age 18.</p> <p>1 exam per 2 calendar years for employee and dependents aged 18+</p>
Hospital Coverage	100% - Semi-private Room
Out-of-province/ Canada Medical Emergency	100% up to a Lifetime maximum of \$5,000,000; Trip duration of 90 days
Emergency Travel Assistance	Included – Please see brochure on Plan Member site for more information
Medical Supplies and Services (maximums below are per eligible individual)	
Private Duty Nursing	100% up to \$10,000 per calendar year
Hearing Aids	100% up to \$500 per 5 calendar years
Orthopaedic Shoes/Orthotics	<p>Orthopaedic shoes: 100% up to \$150 per calendar year</p> <p>Custom-made shoes: 100% for 1 pair per calendar year (subject to R&C charges)</p> <p>Orthotics: 100% up to \$400 per 3 calendar years</p>
Paramedical Services (maximums below are per eligible individual)	
Chiropractor, Naturopath, Massage Therapist, Speech Therapist, Osteopath, Physiotherapist, Podiatrist/ Chiropracist, Registered Acupuncturist	100% up to \$500 combined per calendar year
Psychologist/Social Worker	100% up to \$1,000 combined per calendar year

Dental	
Benefit Details	
Deductible	None
Termination Age	Retirement
Dependant Eligibility	<p>Eligible child dependants can be covered until the age of 21 (or 25 if a full-time student)</p> <p>A Child who is incapacitated on the date he or she reaches the age when coverage would normally terminate will continue to be an eligible Dependent. However, the Child must have been covered under this Benefit Program immediately prior to that date. Written proof of the Child's condition may be required as often as reasonably necessary.</p>
Dental Fee Guide	Current fee guide for General Practitioners in the Province of treatment
Recall Examination Frequency	One per 9 months
Covered Expenses	
Preventative Services	80%
Basic Services	80%
Major Services	50%
Annual maximum	\$2,000 per calendar year (combined for Basic and Major Services)
Orthodontics (children under age 19 only)	50% - \$2,500 per lifetime maximum

Health Care Spending Account	
<p>Your Manulife group benefit plan includes a Health Care Spending Account (HCSA). This account provides you with the flexibility to cover unexpected health and/or dental expenses not covered under the standard plan.</p>	
Benefit Amount	<p>Resetting January of each year, your HCSA deposit amount is based on your Pomeroy length of service as follows:</p> <ul style="list-style-type: none"> Full-time for 3 months to 3 years = \$250 per employee per year Note: Within the first year allocations are as follows: Start date Jan 1 to Jun 30 \$125 Start date after Jun 30 - Dec 31 \$0 Full-time for 3 years to 7 years = \$500 per employee per year Full-time for more than 7 years = \$750 per employee per year
Who's Covered?	Your HCSA covers any family members dependent on you at the time the expense was incurred and also considered eligible dependents for a medical expense tax credit claim under the Income Tax Act (ITA).
What's Covered?	<ul style="list-style-type: none"> The balance after Manulife pays for a health or dental claim Health services or supplies Other insurable health-related expenses that you can claim as a medical expense tax credit on your tax return <p>For further information on eligible expenses, you can call Manulife at 1-800-268-6195.</p>
Claims carryover	If you incur an expense that you want paid from your HCSA but there's not enough money in your account, you can hold onto the receipt and submit it the following year. This is called claims carryover, which allows you to carry over claims for a maximum of one year.



Short Term Disability

Coverage	Coverage for short term disabilities may be available through Employment Insurance Benefits. Further details can be found at: https://www.canada.ca/en/services/benefits/ei.html
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Long Term Disability

Benefit	75% of monthly earnings
Maximum Benefit (with proof of good health)	\$20,000 per month
Maximum Benefit (without proof of good health)	\$11,000 per month
Qualifying Period	119 days Benefits are payable from the end of the Qualifying Period only; not for or during the Qualifying Period. You must be receiving regular, ongoing care and treatment from a physician during the Qualifying Period in order for benefits to be payable at the end of the Qualifying Period.
Definition of Disability	Unable to do own occupation for 24 months; any occupation thereafter
Tax Status of any Disability Payments	Taxable
Termination Age	Earlier of age 65 less 119 days or retirement, whichever is earlier

Basic Life Insurance	
Coverage	2x annual earnings
Maximum (with proof of good health)	\$1,000,000
Maximum (without proof of good health)	\$850,000
Reduction	Benefit reduces to 50% at age 65
Termination Age	Retirement

Dependant Life	
Coverage	\$20,000 Spouse; \$10,000 per eligible Dependant Child
Dependent Eligibility	<p>Spouse: your legal Spouse, or a person continuously living with you in a role like that of a marriage partner for at least 12 months.</p> <p>Child: your natural or adopted child, or stepchild, who is:</p> <ul style="list-style-type: none"> a) Unmarried; b) Under age 21, or under age 25 if a full-time student; c) Not employed on a full-time basis; and d) Not eligible for coverage as an employee under this or any Group Benefit program. <p>A new born child shall become eligible from the moment of birth.</p> <p>A Child who is incapacitated on the date he or she reaches the age when coverage would normally terminate will continue to be an eligible Dependent. However, the Child must have been covered under this Benefit Program immediately prior to that date. Written proof of the Child's condition may be required as often as reasonably necessary.</p>
Termination Age	<p>Spouse: Member's retirement</p> <p>Children: Earlier of child's age 21 (25 if Full-Time student) or member's retirement</p>

Accidental Death & Dismemberment	
Coverage	2x annual earnings
Maximum (with proof of good health)	\$1,000,000
Maximum (without proof of good health)	\$850,000
Reduction	Benefit reduces to 50% at age 65
Termination Age	Retirement

Critical Illness	
Coverage	<p>One-time lump-sum payment of \$25,000 (employee only) in the event that you are diagnosed with one of a specified list of critical conditions. You must have survived your illness for 30 days or more past the date you were first diagnosed.</p> <p>Please see the Plan Member site for more information in the Critical Illness brochure.</p>
Termination Age	Age 70 or earlier retirement or your Critical Illness benefit is paid out

Employee & Family Assistance Program ~ Resilience

Coverage	<p style="text-align: center;">24/7 Direct Confidential Access in English or French</p> <p style="text-align: center;">Counselling services for employees and dependents including but not limited to:</p> <ul style="list-style-type: none"> Job-related stress Grief and bereavement Alcohol and drug abuse Personal adjustment problems Gambling addiction Aging parents / eldercare concerns Marital / separation / divorce / custody issues Depression Family problems and illness Health and fitness issues Single parenting stress Retirement planning Special needs children Trauma assistance <p style="text-align: center;"><u>How to Access:</u> Through your Manulife Plan Member site access (www.manulife.ca/groupbenefits) or 1-866-644-0326 (1-888-384-1152 TTY)</p>
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How to Contact Manulife

WWW.MANULIFE.CA/GROUPBENEFITS

1-800-268-6195

Your coverage is effective May 1, 2019

Policy Numbers:

- 115550: Basic Life, Dependent Life, Long Term Disability, Health, Dental, Employee Assistance Program
- 115551: Health Care Spending Account

This document is meant to be a high level overview of your coverage. For further details please reference your benefits booklet online on the Manulife Plan Member site (www.manulife.ca/groupbenefits). In the event there is a discrepancy between this document and the formal plan or policy documents, the formal plan or policy documents will take precedence.

The Accidental Death & Dismemberment and Critical Illness described in this document are insured by Chubb. Your Plan Sponsor has provided this wording for use in this document and is responsible for ensuring it is accurate, up to date and consistent with the governing policy. Manulife Financial is not responsible for any claims in connection with the document wording relating to this benefit. In the event of a discrepancy between this document and the policy, the terms of the group policy will apply. Manulife shall not be responsible for any detrimental reliance that you may place upon this information whatsoever.