

# Plan Changes are coming to the Benefits Program – February 1, 2020

## Group Life Insurance (Medavie Blue Cross)

- \$25,000. Reduces by 50% to \$12,500 at age 65 and terminates at age 70

## Group Optional Life Insurance (Medavie Blue Cross)

- Available in units of \$10,000 to a maximum of \$250,000 for members and spouses
- Combined maximum of Basic Group Life and Optional Life of \$275,000
- Evidence of good health is needed for all amounts of Optional Life Insurance

## Dependent Life (Medavie Blue Cross)

- Spouse \$5,000/Children \$2,000
- Terminates at age 70

## Accidental Death and Dismemberment Insurance (AD&D) (Medavie Blue Cross)

- Principal Sum matches Group Life Insurance amount (\$25,000)
- Reduces by 50% to \$12,500 at age 65 and terminates at age 70

## Group Optional Accidental Death and Dismemberment Insurance (Medavie Blue Cross)

- Available in units of \$10,000 to a maximum of \$250,000 for members only and members, spouses and children

## Critical Illness (Medavie Blue Cross)

- Available in units of \$10,000 up to a maximum of \$100,000 for members and spouses and \$10,000 for children
- Evidence of good health is needed for all amounts of Critical Illness

## Health Care Coverage (Medavie Blue Cross)

### Co-insurance

- 100% co-insurance for extended benefits (includes travel and vision care)
- Coverage terminates at age 65

## Pay Direct Drug Plan

- Tiered Formulary: Tier 1 - dispensing fee; Tier 2 - 40% with a \$50 out of pocket maximum including dispensing fee

## Vision Care

- 100% coverage for eye glasses or contact lenses, up to \$200 every 24 months for adults and every year for children under 21
- One eye exam every 24 months for adults and every calendar year for children under 21 (separate from vision care maximum listed above)

## Paramedical Services

- Maximum \$500 per calendar year per practitioner (Chiropractor, Chiropodist/Podiatrist, Naturopath, Osteopath, Physiotherapist, Massage Therapist, Acupuncture) covered at 100% with a combined maximum of \$1,500 per calendar year for all practitioners listed above
- Combined maximum of \$1,500 per calendar year per practitioner for Psychologist, Social Worker and Speech Therapist

## Travel

- 100% coverage for emergency out-of-country medical costs, \$2,000,000 maximum

## Dental Care Coverage (Medavie Blue Cross)

- Coverage terminates at age 70

### Basic and Preventative Services

- 80% co-insurance with a \$2,000 combined maximum with Major Services

### Major Restorative Services

- 70% co-insurance with a \$2,000 combined maximum with Basic and Preventative Services

### Orthodontic Services

- 50% co-insurance with a \$2,000 maximum per participant per lifetime

*If any discrepancies between the contents of this summary and the official plan contract should arise, the terms of the insurance contract will apply in all cases. In no way shall this document confer any contractual rights or obligations.*

How do I get more information and/or join the plan?

Contact the Morneau Shepell Client Service Centre (CSC) by email at [csc@morneaushepell.com](mailto:csc@morneaushepell.com) or phone at 1-866-432-8427.