# COLLEGES OF APPLIED ARTS AND TECHNOLOGY **GROUP INSURANCE BENEFITS AT A GLANCE**

#### **Benefits Effective October 1, 2023**

This "Benefits at a Glance" provides brief highlights of your Group Insurance Benefit Coverage with the Colleges. If you have detailed questions, please contact your Human Resources and/or Benefits Department at your College. If there is any discrepancy between this document and the Group Insurance Contract, the Contract will apply without exception.

## BASIC LIFE INSURANCE

# SCHEDULE OF COVERAGE

\$25,000

#### WAIVER OF PREMIUM WHEN DISABLED Yes - to age 65.

## **COVERAGE CEASES ON LATER OF**

- Termination of employment.
- · At retirement unless you elect Retiree Life Insurance coverage within 31 days.

## 🔥 ACCIDENTAL DEATH & DISMEMBERMENT

#### SCHEDULE OF COVERAGE

\$25,000 (equal to your Basic Life Insurance).

#### WAIVER OF PREMIUM WHEN DISABLED Yes - to age 65.

## **COVERAGE CEASES ON LATER OF**

- Termination of employment.
- At retirement.

## **LONG TERM DISABILITY**

# SCHEDULE OF COVERAGE

60% of monthly base salary

- Benefit payment is non-taxable.
- Benefits are paid in advance on the first day of each month.

#### **DEFINITION OF DISABILITY**

Own Occupation during elimination period and first 24 months of benefit payment.

Any Occupation thereafter.

#### **ELIMINATION PERIOD**

Benefit payments commence once you have been disabled for 130 working days or expiration of your sick leave credits.

## WAIVER OF PREMIUM WHEN DISABLED

Yes - once benefit payments commence.

# **BENEFIT IS OFFSET BY OTHER INCOME FROM:**

- · Canada Pension Plan Disability Income.
- · WSIB benefits.
- Income from your employer.
- · Any retirement/pension income from a College.

# **COVERAGE CEASES ON LATER OF**

- Age 64 and 6 months.
- Termination of employment.
- At retirement.

# 📳 🗄 👤 DEPENDENT OPTIONAL LIFE INSURANCE

# SCHEDULE OF COVERAGE

- Spouse \$5,000
- Each Child \$2,000

# WAIVER OF PREMIUM WHEN DISABLED

Yes - to age 65.

# **COVERAGE CEASES ON LATER OF**

- Age 65.
- Termination of employment. • At retirement.

# Sun Life Contract No. 50832 Active Academic Employees



# HEALTH CARE

SEMI-PRIVATE HOSPITAL 100% reimbursement unlimited in Canada.

## **HEARING CARE**

\$3,000 per person every 3 benefit years.

### **VISION CARE**

100% of expenses up to \$400 every 2 benefit years for adults and each benefit year for dependent children under 18. Covered expenses include lens frames contacts and water atting a waran

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lil	90% for paramedical services. 85% for all other expenses.	Unlimited.

## DRUGS

Pay Direct Drug Card

Drugs with a DIN requiring a written prescription by a physician, dentist or registered nurse including oral contraceptives, diabetic and colostomy supplies. Excluded are weight loss or dietary supplement products and medications available over the counter.

Note: For employees age 65 and older, coverage for biologics and biosimilars will be integrated with ODB protocols.

## MEDICAL CANNABIS

Coverage for medical cannabis prescribed by a licensed physician to a maximum of \$4,000 per year; Medical cannabis is subject to prior authorization by the insurer for eligibility criteria, including symptoms and for the conditions listed under the plan. Reimbursement is at 85%.

## PARAMEDICAL SERVICES

Acupuncturist, Audiologist, Chiropodist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Osteopath, Occupational Therapist, Ophthalmologist, Optometrist, Physiotherapist, Podiatrist, Psychotherapist, Social Worker & Speech Therapist. Reimbursement of up to 90%, with a maximum of \$4,750 per person

# per year for all practitioners combined.

## AMBULANCE

Plan will reimburse 85% of the co-payment for land ambulance.

# PRIVATE DUTY NURSING

Out-of-hospital services of a registered nurse or registered trained attendant.

Maximum \$25,000 per plan year.

# **ORTHOPEDIC SHOES**

- 2 pair per year for dependents under age 8
- 1 pair per year for all other covered individuals

# **MEDICAL SUPPLIES & EQUIPMENT**

Casts, splints, braces, crutches, wheelchairs and other durable medical equipment for therapeutic use.

# **BREATHING EQUIPMENT**

Oxygen and its administrative equipment.

# **PROSTHETIC EQUIPMENT**

(EXCLUDING MYOELECTRIC APPLIANCES) Artificial eyes and limbs including repairs and replacement when necessary; external breast prosthesis and surgical bras up to \$600 per person per year.

#### **EMERGENCY OUT OF PROVINCE/COUNTRY** & TRAVEL ASSISTANCE

#### **Reimbursement - 100%**

Hospital charges; Physicians' services over and above the amount reimbursed by the provincial medicare plan. Lifetime Maximum: \$2 million for Out of Country

# SURVIVOR BENEFITS

Yes.

# **COVERAGE CEASES ON LATER OF**

- Termination of employment.
- At retirement unless you elect Retiree Health Care coverage within 31 days.

## **E** SUPPLEMENTAL LIFE INSURANCE

#### SCHEDULE OF COVERAGE Units of \$10,000.

Maximum of 6 units (\$60,000).

#### WAIVER OF PREMIUM

Yes - to age 65.

#### **COVERAGE CEASES ON EARLIER OF**

- Age 65.
- Termination of employment.
- At retirement unless you elect Retiree Life Insurance coverage within 31 days.

# B EMPLOYEE PAY-ALL OPTIONAL LIFE INSURANCE

#### SCHEDULE OF COVERAGE

- Units of \$10,000
- Maximum of 30 units (\$300,000).

Available only after maximum Supplemental Life coverage has been elected.

#### WAIVER OF PREMIUM WHEN DISABLED Yes - to age 65.

#### COVERAGE CEASES ON LATER OF

- Age 65.
- Termination of employment.
- At retirement unless you elect Retiree Life Insurance coverage within 31 days.

#### **P**DENTAL

#### DEDUCTIBLE

#### Nil.

SERVICE	REIMBURSMENT	MAXIMUMS
Basic, Endodontic, Periodontal & Dentures	100%	\$2,500 per person/ calendar year
Crowns, Bridges & Dental Implants	100%	\$4,000 per person/ calendar year
Orthodontia	50%	\$2,500 lifetime per person

## FEE GUIDE

One Year Lag.

#### **BASIC SERVICES**

- Examinations, x-rays, tests and laboratory reports, fillings, space maintainers for missing primary teeth, caries, trauma and pain control, extractions, surgery and related anesthesia.
- Recall exams, bitewing x-rays, polishing, scaling and fluoride are limited to twice every year; full mouth exams and x-rays limited to once every 24 months.

#### **ENDODONTIC & PERIODONTAL SERVICES**

Root canal therapy and treatment of the gum tissue.

#### DENTURES

Full and partial dentures once every 3 years and repairs, rebasing and relining.

#### **CROWNS, BRIDGES & DENTAL IMPLANTS**

Crowns, bridges, repairs and maintenance of crowns and bridges; dental implants. *Implant coverage only applies to a tooth that was extracted or lost on or after June 1, 2023.* 

#### ORTHODONTICS

Examinations, diagnosis, consultations, appliances and other services for the straightening of the teeth.

#### **SURVIVOR BENEFITS**

Yes.

### **COVERAGE CEASES ON LATER OF**

- Termination of employment.
- At retirement unless you elect Retiree Health Care coverage within 31 days.

# S CRITICAL ILLNESS

## SCHEDULE OF COVERAGE

- Minimum \$25,000
- Maximum \$200,000
  Units of \$25.000

## **ELIGIBILITY - MEMBER AND SPOUSE**

- Under age 70.
- Reside in Canada.
- Be actively at work.
- Non-medical up to \$50,000 provide proof of your good health over \$50,000 or on late application.

Please refer to the Critical Illness Brochure and information package available from your Human Resources/Benefits Department.

# **GENERAL EXCLUSIONS & LIMITATIONS**

- No Benefit will be paid for charges incurred: • As a result of war, declared or not, participation in civil commotion, riot or
- insurrection or while serving in the armed forces
- For participation in a criminal offence
- For services or supplies for cosmetic purposes unless required as a result of an accident or injury
- For services that are eligible for reimbursement under any government plan
- · Lost, misplaced or stolen equipment or supplies
- For care, services or supplies with are not medically necessary
- For expenses that exceed the reasonable and customary charge for the area in which they are incurred
- For experimental treatment or supplies

## **DEFINITION OF DEPENDENT**

**Dependent(s):** your spouse/partner, your children, your spouse/partner's children, who are residents of Canada or the U.S.A.

**Spouse:** your legal spouse by marriage or common-law spouse/partner. *Note: spouse/partner will cease to meet the definition of a person eligible to be qualified as your dependent upon the earlier of:* 

- The date you have entered into a "Separation Agreement" with your spouse/ partner; or
- Having lived separate and apart from your spouse/partner for not less than 12 months

**Dependent Child:** unmarried and under age 21. Coverage may be extended while a full-time student, under the age of 25.

Dependent children can continue to be covered beyond age 21 (age 25) if physically or mentally disabled and are financially dependent on you.

## **GENERAL CONTACTS**

To connect with a Benefits Specialist at Humber College, please contact the **HR Support Centre**.

## YOUR INSURANCE COMPANY:

For direct contact information for Sun Life, visit The 'Contact Us' section of the Sun Life website.

**HEALTH AND DENTAL CLAIMS TOLL FREE INQUIRY NUMBER:** 1 (800) 361-6212

For a complete overview of your Academic Employees benefits booklet, please visit the <u>Benefits section</u> on the <u>People(s) &</u> <u>Culture website</u>.

