

### Benefits Effective January 1, 2024

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.

## HEALTH CARE

**SEMI-PRIVATE HOSPITAL** 100% reimbursement unlimited in Canada.

### 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 refractive surgery.

### HEARING CARE

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

<b>DEDUCTIBLE</b>	Nil
<b>DRUG REIMBURSEMENT</b>	85% up to a \$2,500 out-of-pocket maximum for eligible prescription drug expenses. Once the \$2,500 out-of-pocket maximum has been reached in the calendar year, reimbursement for eligible drug expenses will increase to 100%
<b>REIMBURSEMENT</b> (OTHER THAN DRUGS)	90% for paramedical services. 85% for all other eligible expenses.
<b>OVERALL MAXIMUMS</b>	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 **\$5,000 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, Chiropract, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Osteopath, Occupational Therapist, Ophthalmologist, Optometrist, Physiotherapist, Podiatrist, Psychotherapist, Registered Dietician, 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

- 3 pair per year for dependents under age 8
- 2 pair per year for dependents age 8 but under 18
- 1 pair per year for all other covered individuals

## MEDICAL SUPPLIES & EQUIPMENT

Casts, splints, braces, crutches, wheel chairs 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.

## DENTAL

### DEDUCTIBLE

Nil.

SERVICE	REIMBURSEMENT	MAXIMUMS
Basic, Endodontic, Periodontal & Dentures	100%	\$2,500 per person/ calendar year
Crowns, Bridges, Dental Implants	50%	\$2,500 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, subject to open space limitations. *Implant coverage only applies to a tooth that was extracted or lost on or after December 29, 2022.*

## 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.

## 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.



## SUPPLEMENTAL LIFE INSURANCE

### SCHEDULE OF COVERAGE

Units of \$10,000. **Maximum of 5 units (\$50,000)**

### 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.



## EMPLOYEE OPTIONAL LIFE INSURANCE

### SCHEDULE OF COVERAGE

- Units of \$10,000
- Maximum of 5 units (\$50,000)

**Available only if maximum Supplemental Life coverage has been elected.**

### WAIVER OF PREMIUM WHEN DISABLED

Yes - to age 65.

### COVERAGE CEASES ON LATER OF

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



## DEPENDENT OPTIONAL LIFE INSURANCE

### SCHEDULE OF COVERAGE

- Spouse - \$15,000
- Each Child - \$3,000

### WAIVER OF PREMIUM WHEN DISABLED

Yes - to age 65.

### COVERAGE CEASES ON LATER OF

- At age 65.
- Termination of employment.
- At retirement.



## SUPPLEMENTARY SPOUSAL LIFE INSURANCE

### SCHEDULE OF COVERAGE

- Units of \$10,000
- Maximum of 6 units (\$60,000)

**Available only if Optional Dependent Life Insurance is elected.**

### WAIVER OF PREMIUM

Yes - to age 65.

### COVERAGE CEASES ON EARLIER OF

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



## 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.
- 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.**



## LONG TERM DISABILITY

### SCHEDULE OF COVERAGE

66 2/3% of monthly base salary up to a maximum of \$25,000.

- Benefit payment is 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, whichever is later.

### 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.

## 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 Administrative Employees benefits booklet, please visit the Benefits section on the People(s) & Culture website.**

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