# **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. If you have detailed questions, please contact **People(s) & Culture**. If there is any discrepancy between this document and the Group Insurance Contract, the Contract will apply without exception.

# HEALTH CARE (BASIC)

#### SEMI-PRIVATE HOSPITAL

100% reimbursement unlimited in Canada.

**DEDUCTIBLE REIMBURSMENTS**Nil 85% for all expenses

**OVERALL MAXIMUMS** 

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.

#### PARAMEDICAL SERVICES

Acupuncturist, Audiologist, Chiropodist, Chiropractor, Clinical Psychologist, Massage Therapist, Naturopath, Osteopath, Occupational Therapist, 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.

#### **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.

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

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

# WAITING PERIOD

1 month.

#### VISION CARE (OPTIONAL)

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.

# **COVERAGE CEASES ON LATER OF**

Termination of employment.

# **WAITING PERIOD**

1 month.

# PHEARING CARE (OPTIONAL)

\$3,000 per person every 3 benefit year

# **COVERAGE CEASES ON LATER OF**

· Termination of employment.

#### **WAITING PERIOD**

1 month.

# FENSION (OPTIONAL)

 $\frac{\text{Member information}}{\text{CAAT Pension website.}} \text{ and } \underline{\text{Enrollment Portal}} \text{ can be accessed on the }$ 

# **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 <u>The 'Contact Us' section</u> of the Sun Life website.

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