

This summary provides an overview of the main provisions of the group insurance program for eligible **Faculty and Staff at St. Francis Xavier University**.

This document is not a contract and is subject to change; it is provided for your convenience. 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.

<b>HEALTH AND TRAVEL</b>	
<b>Cost Sharing</b>	100% Paid by St. Francis Xavier University
<b>Prescription Drugs</b>	
▪ Reimbursement	You pay the dispensing fee + \$3 for each eligible drug on the prescription. After the dispensing fee + \$3, the program pays 100%.
▪ Limitations	Mandatory Generic Substitution; Prior Authorization may be required
<b>Drug Card</b>	Pay-Direct
<b>Hospital Care</b>	100% reimbursement for a Semi-Private Room
<b>Vision Care</b>	100% reimbursement
▪ Lenses, Frames, Contact Lenses And Laser Corrective Eye Surgery	\$250 every 24 consecutive months for adults and every 12 consecutive months for dependent children less than 18 years of age
▪ Eye Examinations	\$75 every 24 consecutive months for adults and every 12 consecutive months for dependent children less than 18 years of age
<b>Paramedical Services</b>	100%
▪ Provided by a licensed: speech therapist, massage therapist, chiropractor, osteopath, acupuncturist, chiropodist/podiatrist, homeopath, dietician, audiologist, occupational therapist, athletic therapist or naturopath	\$600 per practitioner in a calendar year with an overall combined max \$600 / calendar year
▪ Licensed Physiotherapist	\$800 per calendar year
▪ Psychology Benefit	\$800 per calendar year. Practitioners include Clinical psychologist, social worker, registered counselling therapist
<b>Private Duty Nursing</b>	100% maximum is \$10,000 per calendar year
<b>Medical Supplies &amp; Prosthetic Equipment</b>	100% Repairs and/or adjustments are provided to a maximum eligible expense of \$300 in a calendar year Please refer to booklet for more details
<b>Other Eligible Expenses</b>	100%
▪ Accidental Dental	Treatment within 180 days of Accident
▪ Ambulance Services	To and from nearest hospital able to provide essential care; max \$1,000/calendar year
▪ Hearing Aids	\$1000 max every 3 consecutive calendar years; under age 18 every calendar year Limited to 1 per 5 consecutive calendar years
▪ Insulin Pump	\$300 every 2 consecutive years
▪ Molded Arch Supports	
<b>Emergency Travel Coverage</b>	100%
<b>Termination of Coverage</b>	Age 71 (at end of calendar year) or the earlier of retirement or termination of employment for active members. Early retirees terminate on August 31st of the year the early retiree reaches age 65.
<b>Reasonable &amp; Customary</b>	Expenses are reimbursed based on Medavie Blue Cross' assessment of reasonable & customary fees

<b>DENTAL</b>	
<b>Cost Sharing</b>	100% Paid by St. Francis Xavier University
<b>Reimbursement</b>	
▪ Preventative Services - Oral examinations, X-rays, scaling and other preventative treatments	100% Maximum \$1,500 in a calendar year
▪ Basic Care – Endodontic and Periodontic related services	80% Maximum \$2,000 per calendar year
▪ Major Restorative Care - Inlays/onlays/crowns and implants	80% Maximum \$1,500 per calendar year
▪ Orthodontic Care	50% Maximum \$3,500 in a lifetime
<b>Fee Guide</b>	Current Fee Guide for general practitioners in the member's province of residence
<b>Recall Examination</b>	One per 12 consecutive months for participants age 19 and over, one per six consecutive months for participants under age 19
<b>Termination of Coverage</b>	Age 71 (at end of calendar year) or the earlier of retirement or termination of employment for active members. Early retirees terminate on August 31st of the year the early retiree reaches age 65.

# YOUR BENEFITS PROGRAM AT-A-GLANCE

BASIC LIFE INSURANCE		OPTIONAL LIFE INSURANCE
<b>Cost Sharing</b>	50% Paid by St. Francis Xavier University 50% Paid by You	100% Paid by You
<b>Insured Persons</b>	You Only	You Only
<b>Coverage</b>	2 x annual Earnings rounded to the nearest \$100, if not already a multiple thereof, up to a maximum benefit of \$400,000.	\$100 or an increment thereof to a maximum of \$400,000. Evidence of Insurability is Required for All Insured Amounts over \$50,000.
<b>Termination of Coverage</b>	<b>Staff:</b> your coverage terminates the earlier of age 70 or retirement, or termination of employment <b>Faculty:</b> your coverage terminates the earlier of retirement or termination of employment	<b>Staff:</b> your coverage terminates December 31 <sup>st</sup> following attainment of age 65, or retirement whichever is earlier <b>Faculty:</b> your coverage terminates the earlier of retirement or termination of employment

DEPENDENT LIFE INSURANCE	
<b>Cost Sharing</b>	50% Paid by St. Francis Xavier University 50% Paid by You
<b>Insured Persons</b>	Your Spouse and your dependents
<b>Coverage</b>	<b>Spouse</b> - \$10,000 <b>Child</b> - \$5,000
<b>Termination of Coverage</b>	Same as Basic Life Insurance

ACCIDENTAL DEATH AND DISMEMBERMENT		OPTIONAL COVERAGE
<b>Cost Sharing</b>	50% Paid by St. Francis Xavier University 50% Paid by You	100% Paid by You
<b>Insured Persons</b>	You Only	You, your Spouse and your dependents
<b>Coverage</b>	Amount Equal to your Employee Life Insurance In case of an accidental injury, the amount paid to you is based on the nature of your injury	<b>You:</b> <ul style="list-style-type: none"> <li>▪ \$10,000 minimum, in units of \$10,000, to a maximum of \$400,000</li> </ul> <b>Family Plan:</b> <ul style="list-style-type: none"> <li>▪ <b>Spouses only</b> – In the event there are no Dependent Children covered, the amount of coverage applicable to the Spouse will be 60% of the coverage of you have</li> <li>▪ <b>Spouses and Dependent Children</b> – 50% of the your coverage applicable to the Spouse and 10% of your coverage applicable to each Dependent Child</li> <li>▪ <b>Dependent Children only</b> – In the event there is no Spouse covered, the amount of coverage applicable to each Dependent Child will be 20% of your coverage</li> </ul>
<b>Termination of Coverage</b>	<b>Staff:</b> coverage terminates the earlier of age 70 or retirement, or termination of employment <b>Faculty:</b> coverage terminates the earlier of retirement or termination of employment	

LONG TERM DISABILITY	
<b>Cost Sharing</b>	100% Paid by You
<b>Insured Persons</b>	You Only
<b>Coverage</b>	60% of monthly earnings, plus a contribution of 13% of monthly earnings to the employer-sponsored pension plan (if applicable)
<b>Maximum Coverage</b>	\$15,000 per month
<b>Qualifying Period</b>	105 Days prior to age 65
<b>Duration of Benefits</b>	To Age 65, however, if benefit payments commence during the 12 months immediately preceding the Employee's 65th birthday, benefit payments will continue during the Disability up to a maximum of 12 months
<b>Benefits Taxable</b>	Payments from the plan are non-taxable because you pay the premium
<b>Definition of Disability</b>	Restriction or lack of ability due to an illness or injury which prevents you from performing the essential duties of: <ul style="list-style-type: none"> <li>a. your own occupation, during the Qualifying Period and the 24 months immediately following the Qualifying Period; and</li> <li>b. any occupation for which you are qualified, or may reasonably become qualified, by training, education or experience, after the 24 months specified in part a) of this provision</li> </ul>
<b>Termination of Coverage</b>	Benefit cease at the earlier of retirement, termination of employment or age 65. Your coverage ceases at age 65 less the waiting period.

# YOUR BENEFITS PROGRAM AT-A-GLANCE

CRITICAL ILLNESS																									
<b>Cost Sharing</b>	100% Paid by You																								
<b>Insured Persons</b>	You and your Spouse																								
<b>Coverage and Covered Conditions</b>	<p>You and your Spouse have the option to buy coverage in units of \$10,000 up to a maximum of \$150,000. Coverage up to \$50,000 with no medical evidence required as long as you apply within 31 days of your hire date.</p> <p>Critical Illness insurance provides a non-taxable lump sum benefit to the employee and covers the following conditions:</p> <p><b>Covered Conditions</b></p> <table style="width: 100%; border: none;"> <tr> <td style="width: 33%;">▪ Heart Attack</td> <td style="width: 33%;">▪ Major Organ Transplant</td> <td style="width: 33%;">▪ Kidney Failure</td> </tr> <tr> <td>▪ Loss of Speech</td> <td>▪ Parkinson's Disease</td> <td>▪ Heart Valve Replacement</td> </tr> <tr> <td>▪ Coronary Artery Bypass Surgery</td> <td>▪ Major Organ Failure Requiring Transplant</td> <td>▪ Paralysis</td> </tr> <tr> <td>▪ Benign Brain Tumor</td> <td>▪ Alzheimer's Disease</td> <td>▪ Loss of Limbs</td> </tr> <tr> <td>▪ Coma</td> <td>▪ Motor Neuron Disease</td> <td>▪ Aorta Surgery</td> </tr> <tr> <td>▪ Stroke</td> <td>▪ Multiple Sclerosis</td> <td>▪ Deafness</td> </tr> <tr> <td>▪ Major Burns</td> <td>▪ Blindness</td> <td></td> </tr> <tr> <td>▪ Life Threatening Cancer</td> <td></td> <td></td> </tr> </table>	▪ Heart Attack	▪ Major Organ Transplant	▪ Kidney Failure	▪ Loss of Speech	▪ Parkinson's Disease	▪ Heart Valve Replacement	▪ Coronary Artery Bypass Surgery	▪ Major Organ Failure Requiring Transplant	▪ Paralysis	▪ Benign Brain Tumor	▪ Alzheimer's Disease	▪ Loss of Limbs	▪ Coma	▪ Motor Neuron Disease	▪ Aorta Surgery	▪ Stroke	▪ Multiple Sclerosis	▪ Deafness	▪ Major Burns	▪ Blindness		▪ Life Threatening Cancer		
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<b>Termination of Coverage</b>	Coverage terminates the earlier of age 70 or retirement, or termination of employment; or when the covered amount has been paid out																								
<b>Note</b>	The insurer must be notified within 30 days of diagnosis																								

BEST DOCTORS	
<b>Cost Sharing</b>	100% Paid by St. Francis Xavier University
<b>Insured Persons</b>	You, your Spouse and your Dependent(s) (referenced below as the "Covered Person")
<b>Coverage</b>	<p><b>Find Best Care</b></p> <ul style="list-style-type: none"> <li>▪ Best Doctor's (where possible), on behalf of a Covered Person, makes appointments with medical providers, organizes all details regarding medical treatment, including arranging for hospital admission, physician appointments, hotel accommodations, transportation, and customer service.</li> </ul> <p><b>Find Best Doc</b></p> <ul style="list-style-type: none"> <li>▪ Best Doctors identifies for the Covered Person, when possible, physician(s) who could perform medical treatment for Covered Person. Best Doctors prepares and delivers a report to Covered Person, regarding such physician(s) (the "FindBestDoc Report"), and provides assistance to the Covered Person, with selecting the physician(s) of your, your Spouse or Dependent(s), choice.</li> </ul> <p><b>InterConsultation</b></p> <ul style="list-style-type: none"> <li>▪ Best Doctors reviews the Required Medical Information. Best Doctors delivers a written report (the "InterConsultation Report") based on the analysis of Covered Person, Required Medical Information, by a physician whose skills are appropriate for the case. In addition, Best Doctors interacts with Covered Person, treating physician to support the treating physician's determinations for his/her care provided to the Covered Person.</li> </ul> <p><b>Best Doctors 360</b></p> <ul style="list-style-type: none"> <li>▪ Best Doctors helps a Covered Person navigate the healthcare system by providing the resources needed to personally deliver customized advice, guidance and one-on-one support to the Covered Person. Best Doctors 360° may be included as part of an InterConsultation, or on its own to help a Covered Person when a full InterConsultation is not required.</li> </ul>

TRAVEL ACCIDENT INSURANCE	
<b>Cost Sharing</b>	100% Paid by St. Francis Xavier University
<b>Insured Persons</b>	You
<b>Coverage</b>	<p>Group Travel Accident insurance provides accident coverage world-wide, provided you are required to travel on the University's business away from the premises of the University where you are permanently assigned.</p> <p>The amount of insurance for accidental loss of life is \$250,000. In case of an accidental injury, the amount paid to you is based on the nature of your injury; the benefits are outlined in your Policy.</p> <p>Benefits are payable for the Accidental loss of life regardless of any other benefits that you may receive from any other insurance company. Certain other benefits may be coordinated with any similar benefits, or existing benefits payable under other SSQ in-force policies to ensure maximum payment is available.</p>
<b>Termination of Coverage</b>	Age 75

## ELIGIBILITY

To be eligible for group benefits, you must be a permanent employee who is a resident of Canada, covered under your provincial government plan, actively at work and working a minimum of 20 hours per week on a regular basis.

### Spouse:

- a person of the opposite or same sex who is legally married to you, or
- has continuously resided with You for not less than one full year having been represented as a common law spouse

### Dependent Child:

Your natural, legally adopted or stepchildren who are dependent upon you for financial care and support. Such Children must be:

- a) unmarried;
- b) unemployed;
- c) less than 22 years of age ; or, if 22 years of age but less than 26 years of age, they must be attending an accredited educational institution, college or university on full-time basis.

The Children of your common-law spouse shall be covered provided the children are living with you.

Unmarried, unemployed children 22 years of age or older shall qualify if they are dependent upon you by reason of a mental or physical disability and became totally disabled prior to attaining age 22, and who have been continuously disabled since that time. Unmarried, unemployed children who became totally disabled while attending an accredited educational institution, college or university on a full-time basis prior to their attaining age 26 and have been continuously so disabled since that time shall also qualify as a dependent.

## CONTACT INFORMATION

### Health and Dental Coverage – Medavie Blue Cross

**Telephone:** 1-800-667-4511

**Website:** [www.medavie.bluecross.ca](http://www.medavie.bluecross.ca)

Download the Mobile App!

### Travel – SSQ Financial

For **non-emergency** questions about your travel coverage or claims please contact SSQ:

**Email:** [claims.spgroup@ssq.ca](mailto:claims.spgroup@ssq.ca)

**Telephone:** 1-855-395-2520

Please be sure to have your policy number (1LR45) on hand to enable the receptionist to transfer you to the appropriate person. If sending an email, also make sure to indicate the policy number (1LR45) in the subject line.

In the event of an **emergency**, please call:

1-866-783-9473 – when calling from Canada or U.S.A or

1-514-285-8195 – Call collect from elsewhere in the world

### Employee and Family Assistance Program

Access your EFAP 24/7 by phone, web or mobile application

**Telephone:** 1-800-387-4765

**Website:** [workhealthlife.com](http://workhealthlife.com)

Download My EAP app!

For benefits administration inquiries including enrolment, adding or removing dependents, and payroll deductions and claim forms – please see below:

### StFX Employee Benefits Information Line

(telephone number connecting you to StFX's Benefit Partners)

**902-867-4996**

Eligible employees and/or family members can call this number to obtain information on benefit programs. One telephone number to connect callers to various benefit resources:

1. Employee & Family Assistance Program with Shepell
2. Travel Insurance with SSQ Insurance (formerly AXA Insurance)
3. Drug, Health & Dental benefits with Medavie Blue Cross
4. Retirement Savings Program with Sun Life Financial
5. Canada Payroll Savings Plan/Bonds with the Bank of Canada
6. MHCSI Preferred Pharmacy Program

Callers may be asked for name, employee number, and/or policy number in order to confirm identity, enrollment and/or eligibility.

More information regarding your benefits program and additional resources visit the St. Francis Xavier University employee intranet:

<http://sites.stfx.ca/hr/>