

This summary provides an overview of the main provisions of the group insurance program for eligible **Unifor - Local 2107 Employees 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</b>	
<b>Cost Sharing</b>	80% Paid by St. Francis Xavier University 20% Paid by you
<b>Prescription Drugs</b>	You pay \$5 for each eligible drug on the prescription. After you pay \$5, the program pays 100%. Mandatory Generic Substitution; Prior Authorization may be required
<ul style="list-style-type: none"> <li>▪ Reimbursement</li> <li>▪ Limitations</li> </ul>	
<b>Drug Card</b>	Pay-Direct
<b>Hospital Care</b>	100% reimbursement for a Semi-Private Room
<b>Vision Care</b>	100% reimbursement
<ul style="list-style-type: none"> <li>▪ Lenses, Frames, Contact Lenses And Laser Corrective Eye Surgery</li> <li>▪ Eye Examinations</li> </ul>	\$250 every 24 consecutive months for adults and every 12 consecutive months for dependent children less than 18 years of age \$50 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%
<ul style="list-style-type: none"> <li>▪ Provided by a licensed: speech therapist, massage therapist, clinical psychologist/social worker, registered counselling therapist, chiropractor, osteopath, acupuncturist, chiropodist/podiatrist, homeopath, dietician, audiologist, occupational therapist, athletic therapist or naturopath</li> <li>▪ Licensed Physiotherapist</li> </ul>	\$600 per practitioner in a calendar year with an overall combined max \$600 / calendar year. \$35 for X-rays in a calendar year for chiropractor.  \$800 per calendar year
<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%
<ul style="list-style-type: none"> <li>▪ Accidental Dental</li> <li>▪ Ambulance Services</li> <li>▪ Hearing Aids</li> <li>▪ Insulin Pump</li> <li>▪ Molded Arch Supports</li> </ul>	Treatment within 180 days of Accident To and from nearest hospital able to provide essential care; max \$1,000/calendar year \$600 max every 3 consecutive calendar years; \$600 in a calendar year for dependent children less than 18 years of age Limited to 1 per 5 consecutive calendar years \$300 every calendar years
<b>Termination of Coverage</b>	The earlier of retirement, termination of employment or the end of the month the employee reaches age 68 for active members. Early retirees terminate at the end of the month he/she 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>	80% Paid by St. Francis Xavier University 20% Paid by you	
<b>Reimbursement</b>	100% Maximum \$1,500 in a calendar year  80% Maximum \$2,000 per calendar year 80% Maximum \$1,500 per calendar year 50% Maximum \$3,500 in a lifetime	
<ul style="list-style-type: none"> <li>▪ Preventative Services - Oral examinations, X-rays, scaling and other preventative treatments</li> <li>▪ Basic Care – Endodontic and Periodontic related services</li> <li>▪ Major Restorative Care - Inlays/onlays/crowns and implants</li> <li>▪ Orthodontic Care</li> </ul>		
<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>	The earlier of retirement, termination of employment or the end of the month the employee reaches age 68 for active members. Early retirees terminate at the end of the month he/she reaches age 65.	

BASIC LIFE INSURANCE		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 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>	age 70 or retirement, whichever is earlier	the December 31st following attainment of age 65, or retirement whichever is earlier

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>	Coverage terminates the earlier of age 70 or retirement, or termination of employment	

LONG TERM DISABILITY	
<b>Cost Sharing</b>	50% Paid by St. Francis Xavier 50% Paid by You
<b>Insured Persons</b>	You Only
<b>Coverage</b>	66⅔% of monthly earnings
<b>Maximum Coverage</b>	\$2,500 per month
<b>Qualifying Period</b>	105 Days
<b>Duration of Benefits</b>	To Age 65
<b>Benefits Taxable</b>	Because your employer contributes to the cost of LTD coverage, benefits are taxable
<b>Definition of Disability</b>	<p>LTD benefits are payable for the first 24 months following the waiting period if injury or disease prevents you from doing your own occupation.</p> <p>After 24 months, LTD benefits will continue only if your disability prevents you from being gainfully employed in any job. Gainful employment is work you are medically able to perform, for which you have at least the minimum qualifications, and provides you with an income of at least 60% of your indexed monthly earnings before disability and that exists either in the province or territory where you worked when you became disabled or where you currently live. The availability of work will not be considered in assessing disability.</p>
<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

OPTIONAL 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 border="0" style="width: 100%;"> <tr> <td>▪ Heart Attack</td> <td>▪ Major Organ Transplant</td> <td>▪ 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!

### 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/>