

## AT A GLANCE

# Your Asurion benefits



## Health care

Supplements your provincial health coverage

	Health care
<b>Reimbursement*</b>	
<ul style="list-style-type: none"> <li>▪ Prescription drugs (payable with pay-direct drug card)</li> </ul>	100% after you pay an \$8 co-pay
<ul style="list-style-type: none"> <li>▪ Hospital accommodations</li> </ul>	100% Semi-private
<ul style="list-style-type: none"> <li>▪ Paramedical practitioners</li> </ul>	90% \$750 per practitioner, to a combined maximum of \$2,000 per calendar year X-rays: \$35 per practitioner per calendar year
	<ul style="list-style-type: none"> <li style="width: 50%;">– Acupuncturists</li> <li style="width: 50%;">– Physiotherapists</li> <li style="width: 50%;">– Chiropractors</li> <li style="width: 50%;">– Podiatrists or chiroprodists</li> <li style="width: 50%;">– Massage therapists</li> <li style="width: 50%;">– Psychologists</li> <li style="width: 50%;">– Naturopaths</li> <li style="width: 50%;">– Speech therapists</li> <li style="width: 50%;">– Osteopaths</li> </ul>
<ul style="list-style-type: none"> <li>▪ Vision care (eye exams, frames, lenses and contacts)</li> </ul>	100% \$250 every 2 calendar years (each calendar year for children under age 21)
<ul style="list-style-type: none"> <li>– Laser eye surgery</li> </ul>	\$400 lifetime maximum
<ul style="list-style-type: none"> <li>▪ Private duty nursing</li> </ul>	90% \$10,000 each calendar year
<ul style="list-style-type: none"> <li>▪ Worldwide emergency travel</li> </ul>	100% \$2 million per incident (certain restrictions apply)
<ul style="list-style-type: none"> <li>– Referral treatment</li> </ul>	100% \$500,000 lifetime maximum
<ul style="list-style-type: none"> <li>– Travel assistance</li> </ul>	24/7 services
<ul style="list-style-type: none"> <li>▪ Medical supplies and prosthetics</li> </ul>	90%
<ul style="list-style-type: none"> <li>▪ Other eligible expenses</li> </ul>	90%
<ul style="list-style-type: none"> <li>– Accidental dental</li> </ul>	Treatment within 180 days of the accident
<ul style="list-style-type: none"> <li>– Ambulance services</li> </ul>	\$1,000 each calendar year
<ul style="list-style-type: none"> <li>– Hearing aids**</li> </ul>	\$600 every 3 consecutive calendar years
<ul style="list-style-type: none"> <li>– Orthopedic shoes**</li> </ul>	\$200 each calendar year (\$300 for children under age 21)
<b>Termination of coverage</b>	Age 70, or upon retirement or termination of employment, whichever is earliest

\* Expenses are reimbursed based on Medavie Blue Cross' assessment of reasonable and customary fees

\*\* Medical referral required

## Dental care

Provides coverage for a variety of dental procedures

	Dental care
<b>Reimbursement*</b>	
<ul style="list-style-type: none"> <li>Basic services (e.g. oral exams, cleaning and scaling, fillings, periodontic and endodontic care)</li> </ul>	<p>90%</p> <p>Recall examinations once every 6 months</p>
<ul style="list-style-type: none"> <li>Major services (e.g. dentures, crowns and bridges)</li> </ul>	50%
<ul style="list-style-type: none"> <li>Combined maximum for basic and major services</li> </ul>	\$2,000 per calendar year
<ul style="list-style-type: none"> <li>Orthodontics</li> </ul>	<p>50%</p> <p>\$2,000 lifetime maximum (dependent children under age 19 only)</p>
<b>Termination of coverage</b>	Age 70, or upon retirement or termination of employment, whichever is earliest

\* Reimbursement is based on current year dental fee guide in the province of residence

## Disability insurance

Provides important financial security in the event that your income is interrupted by an illness or injury and you are unable to work

	Short Term Disability	Long Term Disability
<b>Benefits paid</b>	<ul style="list-style-type: none"> <li>66.67% of your weekly earnings (if you have less than 5 years of service)</li> <li>75% of your weekly earnings (if you have 5 or more years of service)</li> </ul>	<ul style="list-style-type: none"> <li>60% of your weekly earnings (if you have less than 5 years of service)</li> <li>66.7% of your weekly earnings (if you have 5 or more years of service)</li> </ul>
<b>Maximum payment</b>	<ul style="list-style-type: none"> <li>Up to \$1,250 per week</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$15,000 per month (evidence of insurability required for amounts above \$8,000)</li> </ul>
<b>Waiting period</b>	<ul style="list-style-type: none"> <li>7 days for illness (no waiting period for accident or hospitalization)</li> </ul>	<ul style="list-style-type: none"> <li>17 weeks</li> </ul>
<b>Duration of benefits</b>	<ul style="list-style-type: none"> <li>17 weeks</li> </ul>	<ul style="list-style-type: none"> <li>Until age 65, recovery, retirement or death, whichever occurs first</li> </ul>
<b>Benefits taxable</b>	<ul style="list-style-type: none"> <li>Yes</li> </ul>	<ul style="list-style-type: none"> <li>Yes</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>Age 65, or upon retirement or termination of employment, whichever is earliest</li> </ul>	<ul style="list-style-type: none"> <li>Age 65, or upon retirement or termination of employment, whichever is earliest</li> </ul>

### Definition of disability for the Long Term Disability benefit

- During the waiting period and the following 24 months of disability:** inability to perform the regular duties of your own occupation
- After 24 months of disability:** inability to perform any occupation for which you could earn at least 60% of your earnings prior to the disability and for which you are reasonably qualified by education, training or experience

## Life and accident insurance

*Provides financial security if you or a dependent dies or if you suffer a severe injury while employed by Asurion*

	Basic life insurance	Optional life insurance
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>You and your family</li> </ul>	<ul style="list-style-type: none"> <li>You and your spouse</li> </ul>
<b>Coverage</b>	<p><b>You</b></p> <ul style="list-style-type: none"> <li>1 x your annual earnings (rounded to the next highest \$1,000)</li> <li>Maximum: \$500,000</li> </ul> <p><b>Spouse</b></p> <ul style="list-style-type: none"> <li>\$10,000</li> </ul> <p><b>Dependent children</b></p> <ul style="list-style-type: none"> <li>\$5,000 per child</li> </ul>	<p><b>You and your spouse</b></p> <ul style="list-style-type: none"> <li>In units of \$10,000</li> <li>Maximum: \$500,000</li> </ul>
<b>Evidence of insurability</b>	<ul style="list-style-type: none"> <li>Required for amounts above \$350,000</li> </ul>	<ul style="list-style-type: none"> <li>Required for all amounts</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>Age 70, or upon retirement or termination of employment, whichever is earliest</li> </ul>	<ul style="list-style-type: none"> <li>Age 65, or upon retirement or termination of employment, whichever is earliest</li> </ul>

	Basic accident insurance
<b>Insured persons</b>	<ul style="list-style-type: none"> <li>You only</li> </ul>
<b>Coverage</b>	<ul style="list-style-type: none"> <li>1 x your annual earnings (rounded to the next highest \$1,000)</li> <li>Maximum: equal to your coverage under basic life</li> <li>Benefit pays a percentage of coverage for certain serious accidental injuries and covered losses</li> </ul>
<b>Termination of coverage</b>	<ul style="list-style-type: none"> <li>Age 70, or upon retirement or termination of employment, whichever is earliest</li> </ul>

## Employee assistance program (EAP)

*A confidential service available to you and your dependents*

	EAP
<b>Program description</b> (provided by inConfidence)	<ul style="list-style-type: none"> <li>Offers support for a full range of personal and family issues or life events, including expert counseling and crisis support services, access to research and education, referrals for child and elder care, and legal and financial assistance</li> </ul>

## Eligibility

You are eligible for benefits provided you are a permanent employee working a minimum of 30 hours per week.

Your benefits coverage will begin on the first of the month following:

- 3 months of active employment for Disability insurance,
- 30 days of active employment for all other benefits.

Your spouse and children are eligible for coverage provided they meet the definitions of spouse and children as follows:







**Spouse:** the person with whom you are legally married or cohabiting in a common-law relationship for at least one year and is living in Canada or the United States.

**Children:** your unmarried, unemployed, natural or adopted children or stepchildren, who are financially supported by you, and are:

- younger than age 21,
- younger than age 26, if they are attending a college, university, or other accredited educational institution full time, or
- any age if they are physically or mentally disabled and living with you or your spouse, and were disabled for a continuous period while they met the eligibility criteria described above.

Your common-law spouse's children will be covered, provided the children are living with you.

## Where to get answers to your questions

Medavie Blue Cross	inConfidence
<p>For questions about your health and dental claims and coverage:</p> <p> <a href="http://www.medavie.bluecross.ca">www.medavie.bluecross.ca</a></p> <p> 1-888-873-9200</p> <p> 8:00 a.m. to 8:00 p.m.</p>	<p>For questions about the EAP or to access services:</p> <p> <a href="http://www.myinconfidence.ca">www.myinconfidence.ca</a> (user ID: Asurion / password: inconfidence)</p> <p> 1-877-418-2181</p> <p> 24 hours a day / 7 days a week</p>

*This summary provides an overview of the main provisions of the group benefits program for Asurion employees. This program is governed by the official documents, such as the insurance contracts, as well as by applicable legislation. In the event of any inconsistency between this summary and the official documents, the latter will prevail.*

August 2015